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TANZANIA

WEDNESDAY 31 JULY, 2019

National Pg 3 New PASS -AFDB initiative to benefit farmers











President John Magufuli consoles opposition Chadema national Chairman and Hai legislator Freeman Mbowe following the death of his brother, Major General (retired) Albert Lameck Mbowe. This was shortly after the president had signed a condolence book at the deceased's residence in Dar es Salaam yesterday morning. Photo: State House

Lugola: Human body parts are sought-after by many traffickers

"Currently, the government is finalizing communications with Kenyan security organs to repatriate three Tanzanian children rescued from forced begging in the streets, with two having a disability," he said

By Correspondent Crispin Gerald

HOME Affairs minister Kangi Lugola has warned parents and youths from being solicited to international human trafficking as the demand for human body parts a vital aspect of the trafficking.

The minister was addressing a ceremony to mark the World Day Against Trafficking in Persons, at an open gathering at Mnazi Mmoja grounds in Dar es

Salaam, where he said people are taken from Tanzania to go abroad in the promise of well-paid

The victims of this form of illicit trade are ladies between 16 and 26 years, mostly picked from Dar es Salaam, Dodoma and Tanga regions, and taken to various destinations especially Oman

"One among the reasons for surge of the business is the growing demand for human body parts include kidney, liver, lungs and pancreas in foreign countries," he told the gathering.

Lugola said some rich people in the foreign countries with chronic diseases in parts of their bodies are the main instigators for the illegal

"But it has also been revealed that body parts are used for witchcraft," he said.

"After arriving in those countries, they end up or are forced to engage in commercial sex, chiefly in India, China, Indonesia and Malaysia," the minister elaborated.

The trade is also conducted on children or people with disabilities, forced into trafficking to

The man behind that viral 'Jesus' photos, video

PHOTOS and videos showing a man dressed as Jesus Christ have been widely shared on social media across Africa.

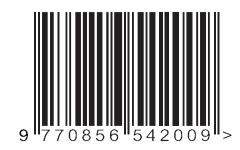
But who is the man and what was he

One tongue-in-cheek tweet, shared more than 8,000 times and retweeted by among others South African opposition politician Julius Malema, says "a pastor in South Africa invited Jesus Christ from heaven to preach in his church."

But the photos are actually from an event late last week in Kiserian town, which is about 25km (15 miles) south-west of Kenya's capital, Nairobi.

The man is a US preacher and actor called Michael Job, attending an interdenominational Christian event as a

TURN TO PAGE 2



Turbulent hours before NIC director was axed

By Guardian Reporter

JUST hours before his sacking late Monday, former National Insurance Corporation (NIC) Managing Director Sam Kamanga attended the signing of a contract for the construction of a bridge in Mwanza-an event in which his office was adversely mentioned.

The seemingly jovial Kamanga arrived at the function at the Ministry of Works, Transport and Communications in Dar es Salaam in the afternoon, introduced himself and mingled with other government officials in attendance.

Then came time for speeches before the actual inking of the deal for the construction of the Kigongo-Busisi bridge between the government and two Chinese firms at a cost of 592bn/-.

One of the speakers was Geita Urban MP Joseph Kasheku alias Musukuma, who represented lawmakers from the Lake Zone region. In his

speech, Musukuma complained that insurance premiums involving major contracts were being sealed outside the country hence overly benefiting foreign companies.

"For example, in the mineral-rich Lake Zone where I come from, most of the insurance covers are signed outside the country," he said, adding: "All this money earned by foreign companies could have contributed immensely to the development of our country."

As the vocal lawmaker made his point, Kamanga who was seated, at one point stood and nodded in agreement with Musukuma.

Later in the evening, a statement from the Directorate of Presidential Communications at State House, sent to the newsrooms announced that the MD had been relieved of his duties with immediate effect.

"President John Magufuli has appointed Dr TURN TO PAGE 2

Police holding journalist for questioning over citizenship

By Henry Mwangonde

POLICE in Dar es Salaam yesterday confirmed that they are holding freelance journalist Erick Kabendera, saying it was for questioning over the status of his citizenship.

Dar es Salaam Regional Police Commander Lazaro Mambosasa told a news conference that they arrested the journalist, as opposed to the reports that he was abducted.

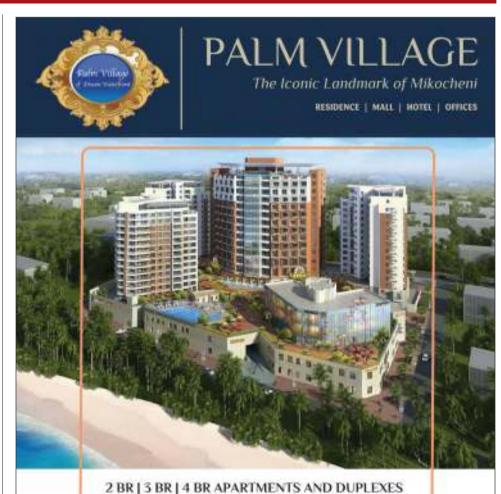
"We decided to arrest him because we had summoned him for questioning several times but he failed to oblige. The police are working closely with the Immigration Department to determine his citizenship," the RPC stated.

He affirmed that the journalist is currently being held at Central Police Station in Dar es Salaam and that due procedure was followed in his arrest as opposed to the gossip that has been circulating.

Kabendera was on Monday taken away from his home at Dar es Salaam's Mbweni suburb by individuals who told the family that they were police officers, but family sources said they refused to show their identity cards.

Requested to confirm the report, the Kinondoni police region commander based at Oysterbay police station said he was unaware of the matter. News that Kabendera was abducted and

TURN TO PAGE 2



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President John Magufuli signs condolence book yesterday at the Dar es Salaam residence of Major General (rtd) Albert Lameck Mbowe, who died on Sunday at Muhimbili National Hospital. Right is opposition Chadema national Chairman and Hai legislator Freeman Mbowe, a brother of the deceased's. Photo: State House

Magufuli offers condolences to family, friends of retired army officer Mbowe

By Guardian Reporter

PRESIDENT John Magufuli yesterday offered his sincere condolences to the family and friends following the death of Maj Gen (rtd) Albert Mbowe who died last Sunday at the Muhimbili National Hospital (MNH).

Magufuli who visited the late Maj Gen (rtd) Mbowe's residence at Salasala in the outskirts of Dar es Salaam met the family of the late Mbowe led by

the opposition Chadema national an adviser to the Tanzania People's chairman Freeman Mbowe.

President Magufuli joined the family in prayers for the late Maj Gen Mbowe's soul to rest in peace.

After the prayers, President Magufuli urged the family to remain united as it was during Maj Gen (rtd) Mbowe's life.

In his remarks, the Chief of Defence Forces Venance Mabeyo said the late Maj Gen (rtd) Mbowe had been

Defense Forces (TPDF) despite his retirement from the army.

He said during his 36 years and 27 days of service in the army Maj Gen (rtd) Mbowe contributed immensely to the financial management expertise of

Maj Gen (rtd) Mbowe was born in January 1953 and was employed by

TPDF in 1973, retiring in 2009. The late Maj Gen (rtd) Mbowe was

once the spokesperson for TPDF and later climbed the ladder of success to become head of military training and

Among the high-profile officials in attendance were Inspector General of Police Simon Sirro, head of the Tanzania Intelligence and Security Service (TISS) Dr Modestus Kipilimba and Commissioner General of the Immigration Department, Dr Anna Makakala among others.

Lugola: Human body parts are sought after by many traffickers

FROM PAGE 1

beg in busy streets for the benefit of those who put them on the road.

"Currently, the government is finalizing communications with Kenyan security organs to repatriate three Tanzanian children rescued from forced begging in the streets, with two having a disability," he said.

Lugola reminded Tanzanians who seek employment in foreign countries to abide by procedures and laws meant to protect them.

"The government will continue to enforce laws and procedures available for Tanzanians who get employed abroad mainly to ensure their safety. But it will also work to search for people who conduct illegal trafficking,"

Adatus Magere, the chairman of the national committee to end human trafficking, said from last year to this vear 36 culprits were arrested and 33 cases filed to court while 147 victims were rescued.

Qasim Sufi, the country representative for the International Organisation for Migration (IOM), applauded the government for initiating the fight against trafficking in persons and asked Tanzanians to join the government in the move.

"We need to remember that the victims are not the culprits, but those who are involved are supposed to be punished," he said.

The minister had earlier stated that over 90 per cent of victims of domestic human trafficking who end up in dangerous forms of labour including commercial sex are girls below the age

Police investigation from 2016 to May this year unearthed the prevalence of trafficking to unimaginable proportions, he stated.

"From 2016 to 2018 for instance, the police in collaboration with other stakeholders rescued 390 victims out of whom 372 were girls; 320 of them were below 18 years," the minister said, noting that 60 culprits were prosecuted and convicted.

Generally, children and youth aged between 13 and 18 years are the main

portion of domestic human trafficking, where unscrupulous individuals take advantage of the economic situation of targeted adolescents.

Those involved in the illegal business lure their victims from upcountry regions by promising them domestic jobs with tempting wages. But when they arrive in cities without contracts, the victims end up as poorly-paid or non-paid maids whose only benefit is a place to stay and meagre meals.

"Female victims including minors are forced into or groomed as commercial sex workers," Lugola said.

Regions that are more affected by the illicit trade are Dar es Salaam, Mwanza, Kigoma, Arusha, Geita, Dodoma, Singida, Shinyanga, Tanga and Morogoro.

Lugola explained that the trade is done in secret and is conducted by people who are known to the family or the person to be trafficked, usually adolescent girls. The person luring the child promises the parents that their daughter is going for a properly paid domestic work.

"The challenge present is the lack of cooperation parents of victims to report the cases to security organs or to other responsible authorities," he

"We believe that the trade can be eliminated by collaboration between the government, individuals, nongovernmental institutions development stakeholders," Lugola.

The government in 2006 ratified the United Nations Protocol to Prevent, Suppress and Punish Trafficking in Person especially women and children, whereby two years later the National Assembly passed the Anti-Trafficking in Persons Act No. 6, 2008, to eliminate all forms of human trafficking.

This year's commemoration was marked under the theme: 'Human trafficking - Call your government to action,' with the motto being to join the government to end human trafficking. Stakeholders form the government, civil society organizations (CSOs) and development partners came together to asses and discuss the way forward to end the business.

Police holding journalist for questioning over citizenship

circumstances of his arrest went abuzz on social media, from the time of the journalist's arrest at around 4pm by six police officers.

Earlier, social media commentators went furious about the security of their communication privacy after reports that before being arrested Kabendera's phone was disconnected by a network provider after they were ordered to do so by police to facilitate his arrest.

The Hashtag 'Free Erick Kabendera' went on for the better part of yesterday with contributors questioning the responsibility of Vodacom (T) Ltd on



the matter.

But later, Vodacom issued a statement saying it respects its customers' right to privacy and has additionally implemented data management processes as provided by global GDPR best practices.

"Following recent debates on social media regarding privacy of communication, Vodacom Tanzania would like to inform the public that it has always followed due process and fully complies with the country's laws and regulations," the statement

The firm cautioned that licence conditions require mobile network operators to comply with legal or regulatory requirements of applicable laws in countries where they operate, saying the Electronic and Postal Communications Act governs such requirement in Tanzania.

Various regional and international media had written about his arrest and called for his immediate release. Kabendera writes for the The Guardian UK and The East African, among other publications.

Erick Kabendera

Turbulent hours before NIC director was axed

Elirehema Doriye Managing Director of the National Insurance Corporation," the statement said without giving reasons for removing Kamanga.

Before being elevated to the helm of NIC, Dr Doriye worked as lecturer at the Institute of Finance Management (IFM) in Dar es Salaam.

Kamanga previously served as chairman of the board of the Association of Tanzania Insurers (ATI) where he was in charge of setting

In November last year, the government declined to privatize NIC opted to remove the organisation from the list of institutions lined up for privatisation.

The then deputy permanent secretary in the Ministry of Finance and Planning, Susan Mkapa, made that announcement, deleting NIC from the now defunct Consolidated Holding Corporation, where 40 parastatals were at that time lined up for privatisation.

The government's decision to stop NIC from being privatised aimed at empowering the institution, the top Treasury official elaborated.

as was recommended but instead

guest speaker. He lives in Orlando, Florida, where he has been playing Jesus at The Holy Land Experience theme park, which describes itself as "a living, biblical

museum". From a video he uploaded to his Facebook page over the weekend, Kenyan agricultural and furniture shops are visible - the same ones that



Energy minister Dr Medard Kalemani (in helmet) has a word with Tanesco officials and Karatu district commissioner Theresia Mahongo (to his right) during a tour of

The man behind viral 'Jesus' photos, video FROM PAGE 1

> can be seen in the photos purporting to have been taken in South Africa.

Tweeters have generally been making fun of the photos and how pastors in Africa like to claim miracles. One that has been shared on some blogs alleges that "a Kenyan pastor claims he has found Jesus Christ

walking on the streets of Kenya."

the Pentecostal Evangelistic Fellowship of Africa (Pefa) church in Kitengela town.

In videos of his Kenyan sermons, the US preacher promises miracles and healing - for which he has received some criticism on social media.

This is not his first African tour, The photo in the tweet is actually of earlier this year he was in Togo,

Mr Iob preaching earlier last week at although photos he posted from there show him dressed less theatrically - in a suit.

One twitter user posted a photo with a caption: "A Kenyan pastor claims he has found Jesus Christ walking on the streets of Kenya. Took the whiteman to his church, gave him a warm welcome and now his church followers are happy that Jesus has finally come back!'





Mourners pay their last respects to long-serving media and PR practitioner Agnes Kabigi at her residence at Mbezi Beach in Dar es Salaam yesterday. She was until her sudden death while on duty at Kahama in Shinyanga Region only days ago Ariel Glaser Paediatric Aids Healthcare Initiative communication manager. Photo: Selemani Mpochi

Defaulting employers cough up 1.7bn/- after PSSSF intervention

By Francis Kajubi

Public Service Social Security Fund (PSSSF) managed to collect 1.76billion/- from defaulting employers in remitting their employees pensions contributions to the entity on time.

Speaking at a special meeting with the press yesterday in Dar es Salaam, Advocate Nicander Kileo, Legal Service Manager PSSSF said that the amount was accumulated from 106 cases filed in the period between last July and February this year.

According to the Pension Funds Act No 2 of 2018, the new pension Scheme brought four pensions funds scheme namely LAPF, GEPF, PPF and PSPF.

"The amount was accumulated through sued organization and companies under the summary procedure whereby an employer is not allowed to defend himself as stipulated by section 62 and 64 by the Pensions Fund Act no 2 of 2018" pension. Minimum pension shall not he said.

Explaining the new law, Victor Kikoti. Compliance Manager PSSSF said that the Act requires a contribution of 20 per cent a month from which 5 per cent is to come from the gross salary of the beneficiary and 15 per cent is to come from the employer.

"Failure to remit contribution in within 30 days of the respective month a penalty of 1.5 per cent of contributions shall the employer be charged "said Kikoti

He asserted that with the new scheme, Pensions shall be indexed after every 3 years according to inflation rate as follows: 50 per cent if inflation rate range from 1 per cent to 10 per cent, 5 per cent if inflation rate is above 10 per cent. No indexation if inflation rate is below 1 per cent.

For a member who opt for early retirement reduction factor of 0.3 per cent shall be applied on a monthly

be less than 40 per cent sectorial minimum wage.

He said a member may use part of his benefit entitlement as collateral for home mortgage. The amount to be accessed shall not exceed 50 per cent of Special lump sum for member with less than 180 credits.

However Funds shall enter into agreement with commercial bank for the product.

He said the benefits of new PSSSF Act include Indexation of monthly pensions, Introduction of unemployment benefit, Education benefit to beneficiaries of a deceased member and Access of home mortgage financing

"But there are conditions one must be a member of the fund, At least 10 years of contribution, Recovery to be limited to members statutory retirement age and must be Tanzania citizen" he said.

80,000 small-scale farmers to benefit from new PASS-AfDB initiative

By Guardian Correspondent

AT least 80,000 small scale farmers and agribusiness dealers in Tanzania are set to benefit from a new initiative launched by PASS Trust and the African Development Bank.

The new initiative, dubbed de-risking agricultural financing for smallholder farmers (DAFS) is aimed at improving financing and investment in the agricultural sector through credit guarantee schemes and parametric insurance-based portfolio derisking.

In an agreement signed between PASS Trust and the African Development Bank, PASS will oversee the implementation of the project in Tanzania and other African and Zimbabwe.

According to the AFDB's Tanzania Country Manager Alex Mubiru and PASS Trust Managing Director Nicomed Bohay, the objectives of the initiative is primarily to promote crop insurance to smallholder farmers by minimizing climate related supply chain disruptions, as well as improving financing and investment to the agricultural sector through credit guarantee schemes.

The project, will enhance access to finance by smallholder farmers by derisking agricultural finance.

"This is a great achievement for us as PASS and we feel honoured to have been considered to take lead in this project.

countries that include Ghana, Uganda We shall be sharing our best practices with the other countries "Says PASS MD Nicomed Bohay. The 980,000 USD project is set to last for an estimated 2.5

vears.

PASS will be working with a number of institutions among them insurance companies and financial institutions in facilitating the uptake of risk transfer of crops loss by minimizing weather-driven supply chain disruptions.

"PASS plays a crucial role in Tanzania's agricultural sector and is responsible for the provision of agricultural credit guarantee in the country. This is great work and we are confident that the project under PASS will meet its objectives "Says Prof. Erik Chavez, project partner from

the London Imperial college.

The new project is set to target small scale farmers and farmer organizations in the stipulated countries

"By the end of the project, we envisage to have benefited at least 80,000 farmers in Tanzania, "adds Chavez

"The new initiative has been initiated to enhance access to finance by smallholder farmers and promote their active engagement in crop value chains," says Mubiru

In implementing this project in other African countries PASS shall work with Imperial College London and EIT Climate KIC European Institute of Innovation and Technology (EIT) Climate Knowledge and Innovation Community (KIC)]

Other key players in this project include the World Bank, European Union, the government of Japan, the government of Austria among others.

PASS boasts of a myriad of a chievements facilitating access to finance for small holder farmers in Tanzania. A total of 929,172 agricultural entrepreneurs have benefited from PASS guaranteed loans amounting to TZS. 712.4 billion (US\$ 310 million) between the years 2002 to 2018. These beneficiaries have been from various sub sectors that include livestock, crop production, processing, crop trading, mechanization, support to irrigation infrastructures, transportation of agricultural commodities, bee keeping, fish farming as well as inputs trading.

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INVITATION FOR EXPRESSION OF INTEREST TO BUY USED VEHICLE

Private Agricultural Sector Support Trust (PASS), established by the governments of Tanzania and Denmark in 2000, is offering a range of Business Development Services (BDSs) and agri-financial services in agriculture development. The range of BDS services provided include feasibility studies and business plans for prospective bank clients, farmer groups formation, farmers and agribusinesses capacity building (training), facilitate contract farming and other market linkages, linking guaranteed beneficiaries with other development partners and commercial enterprises in the provision of specialized BDS services such as good agricultural practices (GAP) and extension services. PASS also provides credit guarantees to de-risk lending of loans to agricultural sector by 15 collaborating banks in Tanzania. PASS therefore wishes to dispose of its used motor vehicles located at head office in Dar es Salaam and regional offices as indicated in the schedule below: -List of motor vehicles

Motor Vehicles

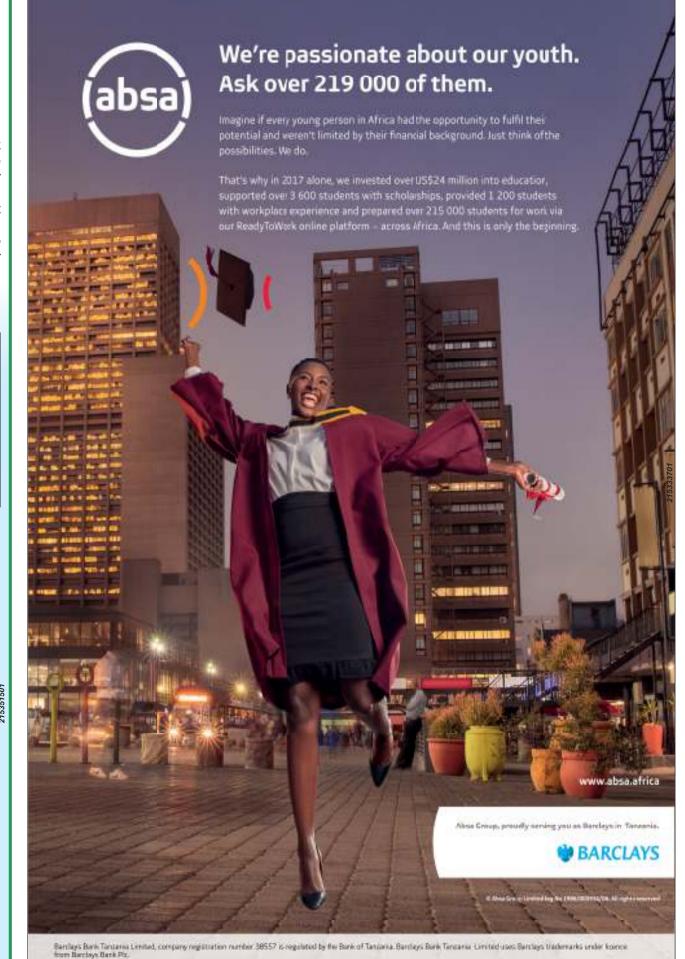
S/N	Reg. No	Make	Model	Capacity	Year	Engine	Chassis	Location
					Made	Number	Number	
1	T497CCN	Nissan	Patrol	4169	2011	TD42218284	JN1TCSY61Z0580287	GAK Patel Building,3 rd Floor Kisutu Street, P.O.Box 9490, Dar es Salaam.
2	T519CCN	Nissan	Patrol	4169	2011	TD42218290	JN1TCSY61Z0580243	GAK Patel Building,3 rd Floor Kisutu Street, P.O.Box 9490 Dar es Salaam.
3	T504CCN	Nissan	Patrol	4169	2011	TD42218153	JNITCSY61Z0580112	NHIF Building Karume Street, P.O.Box 2921,Mbeya
4	T512CCN	Nissan	Patrol	4169	2011	TD42218300	JN1TCSY61Z0580240	National Audit Building 2 nd Floor, Kitope

- 1. PASS is now inviting interested individuals, institutions, NGOs and general public to express interest to buy the vehicles in writing, clearly providing the details of the motor vehicle and also indicating the offer price for the motor vehicle
- 2. The bidder should deposit 5% of bidding price in PASS account as detailed in number 4 below. For unsuccessful bids, this deposit shall be refunded, while for successful bids, this deposit shall form part of purchase price.
- 3. The deposit slip should be attached with bidding document clearly indicating the name of the bidder
- 4. Account details: -

Account Name : Private Agricultural Sector Support

: 01J1076972802 **Account Number Bank Name** : CRDB Bank **Bank Branch** : Morogoro

- 5. Other conditions of sale will be as follows; All motor vehicles will be sold as it is and where its basis
 - The selected buyers will pay 100% within 14 days after notification. Failure to do so will lead to the buyer losing all the rights of buying the vehicle and the bid amount or any deposited amount shall be forfeited.
 - · The buyer will have to change ownership with TRA and remove the vehicle from PASS within seven (7) days from the date of
 - paying the full amount and providing evidence of completing transfer of ownership at TRA. • The vehicles can be inspected at the indicated locations from 30th July, 2019 to 14th August, 2019 between 14.00 hours
 - and 16.00hrs. · The vehicles will be released after proof of change of ownership with TRA
- 6. Expression of Interest in writing should be sent to the Director of Finance and Administration, Private Agricultural Sector Support, P.O. Box 9490, Dar es Salaam, Tanzania OR through email pass@pass.or.tz
- 7. PASS reserves the right not to accept any expression of interest and PASS has the right to select any buyer at its sole discretion.
- 8. Deadline for submission of Expression of Interest is on or before Monday, 18th August 2019 at 16.00 hours' local time.



NEWS

Guardian

EA to strengthen cooperation in fighting human trafficking

East African countries have vowed to strengthen their cross-border cooperation to fight transnational human trafficking, officials said yesterday.

Noordin Haji, director of Kenya's of public prosecutions, told a regional forum in Nairobi that human trafficking is a growing threat in the region that is being fueled by a number of factors including globalization.

"We recognize we have a problem on transnational human trafficking and so the regional governments will work together to defeat the criminal networks," Haji said during the opening ceremony of the fifth conference of the network of heads of public prosecutions and criminal investigations in the east African region.

The day-long event brought together directors of public prosecutions, directors of criminal investigations and deputy attorney-general from Kenya, Rwanda, Uganda, Tanzania, South Sudan, Djibouti, Somalia and Ethiopia.

The overall aim of the forum is to strengthen the rule of law by ensuring effective investigation and prosecution of complex crimes and intensifying inter-agency collaboration at the regional level.

Haji said that transnational criminal networks are taking advantage of weak enforcement measures to exploit innocent victims.

He revealed that discussions are ongoing to develop an east African strategy that will comprehensively address human trafficking and migrant smuggling cases.

George Kinoti, director of Kenya's criminal investigations, said that human trafficking can only be defeated through regional cooperation as victims are typically lured from one country and taken to third party states.

Kinoti observed that investigators and prosecutors in east Africa will follow an inter-agency approach to arrest and convict those involved in human trafficking.

AGENCIES



Zantel agents based on Pemba Island brief businessman Fahad Hamad (L) at the weekend on the services the mobile phone service provider offers among them the ongoing Msako Time under which customers have at their disposal one free hour the Internet.

Guardian Correspondent

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulation 7 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019 (Amounts in million shillings)	Current Quarter 30-Jun-2019	Previous Quarter 31-Mar-2019
A. ASSETS:		31-1-1d1-2019
1, Cash	440	330
2. Balances with Bank of Tanzania	447	1,094
Investments in government securities	- 11/	1,051
Relances with other banks and financial institutions	377	349
5. Cheques and Items for clearing	10	349
6. Inter branch float items	- 10	78
7. Bills negotiated	-	76
8, Customers' liabilities for acceptances	-	
S. Customers habilities for acceptances Interbank loans receivables	4,000	3,300
10. Investment in other securities	4,000	3,300
11, Loans, advances and overdrafts (Net of allowance for	_	
probable losses)	16,311	16,972
12. Other assets	5,484	5,416
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	1,453	1,641
16. TOTAL ASSETS	28,522	29,180
B. LIABILITIES:	-	-
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	8,268	7,380
19. Cash letters of credit	-	-
20, Special deposits	-	_
21. Payment orders/transfers payable	-	_
22. Bankers' cheques and drafts issued	-	_
23. Accrued taxes and expenses payable	705	933
24. Acceptances outstanding	- , , , ,	-
25. Interbranch float items	4	_
26. Unearned income and other deferred charges	228	265
27. Other liabilities	573	530
28. Borrowings	3/3	330
-	0.770	0.100
29. TOTAL LIABILITIES	9,778	9,108
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,744	20,072
C. SHAREHOLDERS' FUNDS:	-	-
31. Paid up share capital	30,912	30,912
32, Capital reserves	-	-
33, Retained Earnings	(9,819)	(9,915
34. Profit (Loss) account	(2,510)	(1,094
35. Others capital accounts (Provision General Reserve)	162	168
36. Minority interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	18,745	20,071
38. CONTINGENT LIABILITIES	-	-
39. Non performing loans & advances	323	210
40. Allowances for probable losses	253	253
41. Other non performing assets	-	2,300
D. SELECTED FINANCIAL CONDITION INDICATORS		, , , , , , , , , , , , , , , , , , ,
- Shareholders' Funds to Total Assets	66%	69%
- Non Performing Loans to Total Gross Loans	1,9%	1%
- Gross Loans and Advances to Total Deposits	200%	233%
- Loans and Advances to Total Assets	58%	59%
- Earning Assets to Total Assets	71%	69%
- Deposits Growth	12%	-79
- Assets Growth	-2%	-5%
- ASSELS GIOWLII	-2%	-5%

COI	NDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 JUNE 2019 (Amounts in million shillings)	Current Quarter 30-Jun-2019	Previous Quarter 31-Mar-2019	Current Year Cumulative 30-Jun-2019	Comparative Year Cumulative 30-Jun-2018
I.	Cash flow from operating activities:				
	Net (loss)profit before tax	(1,416)	(1,094)	(2,510)	(2,660
	Adjustment for:	-	-	-	
	- Impairement/amortisation/depreciation	622	512	1,162	1,03
	- Net change in loans and advances	(40)	(92)	(132)	5,919
	- Net change in deposits	888	(569)	319	(1,118
	- Net change in short term negotiable securities	-	-	-	
	- Net change in other liabilities	(139)	197	58	1,13
	- Net change in other assets	(351)	(153)	(504)	(715
	- Tax paid	-	-	-	
	- Others	-	-	-	
	Net cash provided (used) by operating activities	(436)	(1,199)	(1,607)	3,594
II.	Cash flow from investing activities:	-	-	-	
	- Dividend received	-	-	-	
	- Purchase of fixed assets	(5)	(9)	(14)	(27
	- Proceeds from sale of fixed assets	-	-	-	
	- Purchase of non-dealing securities	(179)	1,125	946	(3,11
	- Proceeds from sale of non-dealing securities	-	-	-	
	- Others	-	-	-	
	Net cash provided (used) by investing activities	(184)	1,116	932	(3,394
III.	Cash from financing activities:	-	-	-	
	- Repayment of long term debt	-	-	-	
	- Proceeds from issuance of long term debt	-	-	-	
	- Proceeds from issuance of share capital	-	-	-	
	- Payment of cash dividends	-	-	-	
	- Net change in other borrowings	-	-	-	
	- Others	-	-	-	
	Net cash provided (used) by financing activities	-	-	-	
IV.	Cash and cash equivalents:	-	-	-	
	- Net increase/(decrease) in cash and cash equivalents	(620)	(83)	(675)	200
		1,502	1,585	1,557	643
	 Cash and cash equivalents at the beginning of the year 				

Net cash provided (used) by illiancing activities				-	-	
IV. Cash and cash equivalents:			-	-	-	-
- Net increase/(decrease) in cash and cash equivalents			(620)	(83)	(675)	200
- Cash and cash equivalents at the beginning of the year			1,502	1,585	1,557	643
- Cash and cash equivalents at the end of the quarter			882	1,502	882	843
				7**		
CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2019 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulato y Reserv			Total
Current Year						
Balance as at the beginning of the year	30,912	(9,976)	-	1	79 1	79 21,294
Profit for the year	-	(2,510)	-	-	-	(2,510)
Other Comprehensive Income	-	•	-	-	-	-
Transactions with owners	-	•	-	-	-	-
Dividends Paid	-	•	-			
Bond Revaluation Reserve	-		-	- 17		1/3
Provision General Reserve	-	157	-	-	- 1	7 140
Others	-	-	-			
Balance as at the end of the current period	30,912	(12,329)				162 18,745
Previous Year	-	-	-	-	-	-
Balance as at the beginning of the year	30,912	(4,120)	114	2	04 -	27,110
Decrease resulting from adopting IFRS9	-	(288)	-		-	(288)
Profit for the year	-	(5,503)	-		-	(5,503)
Loss on fair valuation of bonds	-		-	(2	25) -	(25)
Other Comprehensive Income	-	-	-		-	-
Transactions with owners	-		-		-	-
Dividends paid	-	-	-	-	-	-
Transfer from Regulatory Reserve	-	114	(114	-	-	-
Transfer to Provision General Reserve	-	(179)	-		1	79 -
Balance as at the end of the previous period	30,912	(9,976)	-		179	179 21,294

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 June 2019 (Amounts in million shillings)	Current Quarter 30-Jun-2019	Comparativ e Quarter 30-Jun- 2018	Current Year Cumulative 30-Jun- 2019	Comparative Year Cumulative 30-Jun-2018
Interest income	697	773	1,506	1,675
2. Interest expense	175	151	277	313
3. Net interest income (1 minus 2)	522	622	1,229	1,362
Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	(1)	8	(115)	8
6. Non- interest income:	74	48	142	98
6.1 Foreign currency dealings and translation gains/(loss)	4	4	9	4
6.2 Fees and commissions	70	44	132	94
6.3 Dividend income	-	-	-	-
6.4 Other operating income	-	-	1	-
7. Non interest expenses	2,013	2,055	3,996	4,112
7.1 Salaries and benefits	841	929	1,707	1,809
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	1,172	1,126	2,289	2,303
8. Operating income/(loss)	(1,416)	(1,393)	(2,510)	(2,660)
Income tax provision	-	-	-	-
10. Net income/(loss) after income tax	(1,416)	(1,393)	(2,510)	(2,660)
11. Other Comprehensive Income	-	-	-	-
12. Total comprehensive Income/(loss) for the year	(1,416)	(1,393)	(2,510)	(2,660)
13. Number of employees	59	62	59	62
14. Basic Earnings Per Share	-23	-23	-41	-43
15. Number of branches	2	1	2	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-5%	-4%	-9%	-7%
(ii) Return on Average Shareholders' Funds	-7%	-5%	-13%	-10%
(iii) Non Interest Expense to Gross Income	338%	308%	291%	282%
(iv) Net Interest Income to Average Farning Assets	204	20/	604	E04.

FOR THE QUARTER ENDED 30 JUNE 2019								
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements								
Name and Title	<u>Signature</u>	<u>Date</u>						
Richard L. Makungwa (Chief Executive Officer)	(signed)	30 JULY 2019						
Selemani Kijori (Head of Finance)	(signed)	30 JULY 2019						
Poniwoa Andrew (Ag. Head of Internal Audit)	(signed)	30 JULY 2019						

SELECTED EXPLANATORY NOTES

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with international Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Nami	<u> </u>	<u>Signature</u>	<u>Date</u>
1/	Herman Kessy	(signed)	30 JULY 2019
2/	Ambrose Nshala	(signed)	30 JULY 2019

ITEM/TRANSACTION	CHARGE/FEE	5 Personal Loans			
Current Accounts		(a) Processing/Arrangen	nent/Appraisal fee		3%
(a) Required minimum opening balance (u) municity service rec (dreasuomi per customer	TZS 50,000	(i) Personal loans	and the analysis		17%
(u) intribility service ree (breakbown per customer hina)	TZS 7.500	(ii) Overdrafts			22%
	TZS 2.500 for amounts less than 5MI	(iii) Mortgage finance			n/a
c) Cheque withdrawal over the counter	otherwise 0.1% max TZS 100,000				
f) Fees per ATM withdrawal	TZS 1,300	(iv) Asset finance			n/a
e) ATM mini statement	TZS 300	(b) Unpaid loan instalme	nt		20%
f) Interim statement per page	TZS 2,500	(c) Early repayment			two months into
g) Periodic scheduled statement	0	(d) Valuation fees			n/a
h) Cheque book	TZS 500 per leaf	(e) Other			n/a
Dishonoured cheque	TZS 64,000		Deposit Rates		
j) Special dearance	n/a		Deposit Kates		
k) Counter cheque	TZS 6,000	Fixed Deposit - TZS	3 Months	6 Months	12 Months
I) Stop payment	TZS 38,400	1 - 2 Min	1.5%	2,5%	3,5%
m) Standing order (Same bank)	Free	2 - 10Mln	2.0%	3,0%	4.0%
n) Balance enquiry	TZS 300	10 - 50 Min	2.5%	3,5%	4.5%
) New ATM card issuance	TZS 8,000				
ATM card renewal or replacement (indicate costs for different card	TZS 15,000	50 - 100 Mln	3.0%	4.0%	5.0%
types)		100 - 300 Min	3.5%	4.5%	5.5%
) Overdrawn account interest charge	20%	300 - 500 Min	4.0%	5.0%	6.0%
) Unarranged overdraft	20%	500m - 1Bin	4.5%	5.5%	6.5%
Interbank transfer	TZS 10,000	Above 1 Bln	Contact T	reasury	
Bill payments through ATM	n/a	Savings Account - TZS	Accrue on Daily Cleared	balance paid Mo	onthiv
u) Deposit fee	0	0- 50k	0.51	06.	
Other (please specify)	n/a	50k - 1mln	1.0		
avings Accounts (Disclose for product specific types)					
) Required minimum opening balance	TZS 5,000	1 - 10mln	1.5		
Monthly service fee	TZS 1,000	10 - 100mln	2.0		
:) Interim statement	TZS 2,500	Over 1mln	2.5	%	
Account closure	TZS 20,000	Base Lending Rates			
lectronic Banking		Loan Type	Base rate		
) Internet banking monthly fee	n/a	1 Short term (up to 1year	19.5%		+/-4.5%
) Internet transfers	n/a	2 Medium term (2-4 years			+/-1,5%
) SMS banking	TZS 1700				
d) Other	n/a	4 Term loans (over 5 years	5) 19.0%		+/-4.0%
oreign Exchange Transaction					
) Purchase/sale of TCs transactions over the	n/a		amined the above information and hereby declare that t	he information is	s true and correct to
) Purchase of foreign cheque	n/a	our knowledge and information	n		
Sale/purchase of cash passport	n/a	Name	Designation	Signature	Date
) Telegraphic transfer	n/a	1 Richard L, Makungwa	Chief Executive Officer		30 JULY 201
) Telex/SWIFT	n/a	2 Leticia Ndongole	Ag. Head of Business Development & Marketing		30 JULY 20:
Tranfer from foreign currency denominated	0				000000
account to local current account (within bank and to other bank)		3 Selemani Kijori	Head of Finance		30 JULY 20:

Customer Care No.: 0629331151|0629331755|0800750033

Regional Office - Mbeya 90, Plot L, Sokomatola Street Phone: +255 766 903 575 Regional Office - Mwanza 18, Plot A, Kirumba Street Phone: +55 788 138 238

Agri-businesses entrepreneurs are trained on growth skills

By Correspondent James Kandoya

Centre for Entrepreneurship Executive Development (CEED), has conducted a networking event for agri-business and food processing entrepreneurs to sustainably grow and manage their business.

Speaking at the event yesterday in Dar es Salaam, the CEED country director Atiba Amalile said the event was aimed at training and providing growing entrepreneurs with management, business readiness and networking opportunities.

The event was conducted by an international investor and successful entrepreneur in Macedonia, Robin Zimbakov, and Elizabeth Swai, a successful integrated poultry farming female entrepreneur in Tanzania.

He said forty business owners participated in the event that explored the growth and development businesses and entrepreneur owners at different stages.

director The said for Tanzanian SMEs to become more competitive and achieve the desired growth, investments in developing the capacity of entrepreneurs is critical.

Amalile informed that investments in business management skills and investment readiness may help to unlock the true potential of Tanzania's SMEs.

"Tanzania has hundreds of thousands of businesses in the country however most of them fail to grow because of limited management skills, information, and technical knowledge and networks to grow these businesses," he said.

He insisted that CEED will work with government, private sector partners, institutions and associations to achieve the goal of building the skills and capacity of entrepreneurs to grow their businesses to become competitive industries.

For her part, the female Elizabeth entrepreneur, Swai, said "Being an entrepreneur is a challenge and as your business grows the challenges become more complex. As entrepreneurs it is very important to always challenge yourselves to provide the best quality, the best services or products if you are to be competitive in the market".

CEED is a global organization with its head office based in USA. In Tanzania, CEED is supported by the United States Department of Agriculture (USDA).

As part of its contribution to the growth of a vibrant SME sector in Tanzania, CEED utilize its experience in investments, technical assistance and training to knowledge, investment help entrepreneurs address their challenges to growth; incorporate business management systems; understand and identify appropriate financing: manage and sustain new growth and investments to their businesses.

> It was officially launched in 2017 and has up to date supported more 70 SMEs with business management training and advisory networking. services. finance and market linkages.

> To improve investment readiness and competitiveness of businesses, CEED offers trainings through peer-topeer learning opportunities where entrepreneurs share their experiences, help each other overcome obstacles, and develop trust in one another through the CEED network while having access to tailored, practical, growth-oriented support at a local and global level.

> > Tanzania has hundreds of thousands of businesses in the country however most of them fail to grow because of limited management skills, information, and technical knowledge and networks to grow these

businesses

TADB: Visit our exhibition stand and get unique business services

By Guardian Correspondent, Simiyu

Agricultural Tanzania Development Bank (TADB) has invited prospective and practising farmers to visit its Nane Nane pavilion at Nyakabindi Grounds, in Bariadi district, Simiyu region, to acquaint themselves with the kind of services the TADB

In a press release issued here yesterday as the nation prepares for this year's Nane Nane festival, the managing director, Japhet Justine, appealed to the public to visit the bank's pavilion to benefit from the information, facts and data that will be offered by bank workers deployed

"We shall have a heavy presence at our pavilion in Nyakabindi Grounds with the sole aim of providing answers and solving challenges and problems This time we are even more prepared the second consecutive year.

raised by visitors. We appeal to our to serve our guests. No question, no people, more so small farmers, to problem is small or irrelevant to us," visit our pavilion so that they can know the kind of services we offer in order to modernise agriculture so that it becomes truly a bulwark of Tanzania's industrial revolution, Justin said.

promoting value chain of products in agriculture, livestock and fisheries sectors so that Tanzanian industries depend on quality raw materials produced locally.

Last year's TADB pavilion in Nyakabindi grounds was a crowd

Backing in last year's experience and success, Justin said: "last year on the same occasion we were honoured by many visitors who showed great interests in services and products.

the MD pledged.

The MD said with innovative approach the bank now offers small farmers guaranteed loans, it helps smoothen progress of commercial agricultural enterprises via project He said the bank is committed to financing, it has innovative packages he named as wholesale loans, blending finance and syndication. The bank also finances agricultural surveys and researches and offers profession financial counselling to promote farming projects.

> The bank thanked Simiyu Regional Commissioner Anthony Mtaka for his personal involvement in preparing the region for the annual festivalso that many visitors can visit pavilions with minimum inconveniences.

The region is hosting the festival for



A visibly enraged David Nkulila, councillor for Ndembezi ward in Shinyanga municipality, proposes the passing of a no-confidence vote with municipal director Geoffrey Mwangulumbi over alleged failure to implement a project endorsed by

Africa's international programme for petroleum executives due Oct

JOHANNESBURG

Institute for Petroleum Development at the University Uganda. of Austin in Texas in lining itself up for its comprehensive international training programme here from October 14 to

This International Petroleum Management Programme (IPMP) is an industry reference and has been specially designed for leaders of international oil companies, national oil companies, services companies, law firms and government agencies.

Also targeted are individuals with background in engineering, economics, geology, finance, law, accounting and corporate planning.

IPMP is based on the internationally renowned course delivered by Prof Krishan A. Malik and is a result of over three decades of experience and training already delivered to over 250 CEOs and leaders of national and international oil companies, government officials as well as private and public institutions from the four corners of the globe.

"The oil and gas industry is the backbone of most African economies and will continue to be for a long time," said Nj Ayuk, Executive Chairman at the Chamber and CEO of the Centurion Law Group.

"While we keep working with all players to unleash the full benefit of oil to Africans, training and developing executives is key as preparation prevents frustration," noted Ayuk, adding: "We have an obligation to develop African executives to be competitive with their international counterparts. This is a global industry. As the voice of the African energy sector, it is natural that we lead on this."

Ayuk said the programme was expected to offer "a unique opportunity for African executives and dealmakers to receive a training of high quality and international standards, which will ultimately benefit African exploration and production companies, governments and countries in building a robust hydrocarbons sector".

Alumni of the programme have had distinguished careers with big-name firms including ExxonMobil, Chevron, Shell, China National Offshore Oil Corp, Egyptian General Petroleum Corp, Nigerian National Petroleum Corp., Abu Dhabi National Oil Company, GAZPROM, PETROBRAS, PETRONAS, National Enterprise for Hydrocarbons (Mozambique) and Kenya's National Oil Corporation.

"Given the exclusive opportunity of presenting this programme on the African continent for the first time, it is all natural that Centurion would be a legal partner of this initiative," declared Glenda Irvine-Smith, Director of Business Development & International Relations at the Centurion Law Group.

"As a firm, we are committed to domestic capacity building and the training of the next generation of African lawyers and leaders. The IPMP is a unique opportunity offered to young African leaders and we are delighted to be part of it,"

Registered participants represent companies operating in Algeria, Angola, Cameroon, Chad, Republic of Congo,

Democratic Republic of Congo, Gabon, Ghana, Ivory Coast, Egypt, Equatorial Guinea, Libya, Mauritania, Namibia, Niger, THE African Energy Chamber is collaborating with the Nigeria, Senegal, South Africa, South Sudan, Sudan and

> The African Energy Chamber is dedicated to developing strong local skills and capacities across Africa's energy value chain. It serves as a partnership-based institution crusading for Africa on the continental and international energy stage.

> Sergio Pugliese, who was recently named African Energy Chamber's country head for Angola, is on the record as having said policy uncertainty and over-reliance by many African nations on extractive industries - oil, in particular remained major challenges.

> "Up until recently, the African voice was still weak, especially given our energy potential, and African nations were not cooperating enough," he said, adding: "It is heartwarming to finally see leading African cooperation deals and projects moving forward between Mauritania and Senegal, Equatorial Guinea and Cameroon, and Uganda and

> Pugliese elaborated: "At the chamber, we encourage such partnerships as we believe they are key to unlocking the continent's investment and business potential. We also regularly advise governments and ministerial agencies on the most adapted policy reforms to build domestic capacity without deterring foreign investment."



BELOVED PATRICK, TODAY IT IS EXACTLY EIGHT YEARS SINCE YOU DEPARTED FROM US. WE LOVED YOU DEARLY, BUT IT PLEASED THE LORD TO CALL YOU BACK HOME. WE THANK THE LORD FOR PRECIOUS GIFT OF ALLOWING US TO SHARE YOUR LIFE, BEING BLESSED IN MANY DIFFERENT WAYS TILL THE DAY HE TOOK YOU FROM US. THE TIME SEEMS TO BE SHORT LIVED, YOUR MEMORY UNFORGETABLE, EXPERIENCES LEARNED AND LIVES TO BE TREASURED IN OUR HEARTS FOREVER.

YOU ARE FONDLY REMEMBERED AND MISSED BY YOUR BELOVED FATHER, MOTHER, BROTHER, SISTER, RELATIVES, FRIENDS AND YOUR CO WORKERS IN THE MINISTRY OF HEALTH. WE CAN NOT FORGET THE TIME WE SPENT AS FAMILY

The Lord gave and has taken away, may God rest your soul in eternal peace



JOB OPPORTUNITIES

World Education Inc (WEI)

World Education, Inc. (WEI) Bantwana Division seeks candidates for various vacancies to be based at the Country office in Arusha. For over 60 years, World Education, Inc has catalyzed social change and improved lives through community development and capacity building initiatives in over 20 countries. Launched in 2006, World Education's Bantwana Initiative has become a leader in fostering high quality, comprehensive service delivery for vulnerable communities. Visit our websites to learn more about our work and programs at www.bantwana.org and www.worlded.org.

Senior Education & GBV Advisor **POSITION: REPORT TO: Chief of Party/Country Director LOCATION: Country Office, Arusha**

Position Overview: The Senior Education & GBV Advisor is senior level position that shall provide technical leadership and oversight of all technical aspects of project implementation at school level. This position will report to Chief of Party in working collaboratively with international partners and managing local partners. Senior Education & GBV Advisor will provide leadership to all Technical Staff and local partners implementing project activities at the school level and implement project in school strategies related to; 1) Building Protective Assets for Adolescent Girls in Secondary Schools; 2) Fostering a Supportive School Environment for Girls.

Major Duties and Responsibilities: The Senior Education & GBV Advisor will play a key role in supervising the planning and implementation of school-based project interventions; ensuring that all activities are properly and timely performed and that outputs are accomplished and delivered according to the agreed work plans; oversee the implementation of school-based project activities in target Councils/districts and as appropriate coordinate with other program partners and stakeholders; in collaboration with the Chief of Party/Country Director; provide overall technical oversight for all work and activities necessary to achieve the school-based project planned objectives, outputs, and deliverables; provide technical supervision and assign technical responsibilities as needed for the school-based interventions project staff and relevant project partners; provide support in documenting school-based related project activities, tasks, achievements and success stories, and in collaboration with the Chief of Party/Country Director, monitor and evaluate school-based project activities, interventions, impact and implemented sustainability measures.

Qualifications: At least seven years of senior level experience designing planning, implementing, managing and evaluating girl's education and adolescent empowerment projects; familiarity with Tanzania Education. Gender and GBV policies and strategies; demonstrated experiences in leading a project technical team; experience in working with USAID - funded programs a plus; fluent in English and Kiswahili; Master's Degree or higher in field relevant to fulfillment of the duties and responsibilities as described

REPORT TO LOCATION:

Education Technical Specialist Senior Education and GBV Advisor Country Office, Arusha

Position Overview: The Education Technical Specialist will be responsible for overseeing School-based project interventions in supporting drop out Early Warning interventions designed to support secondary schools to prevent dropout. The Education Technical Specialist for early warning system will report to Senior Education and GBV Advisor and collaboratively supporting local partners to implementing key project activities on Early Warning and response system to prevent dropout at secondary school level

Major Duties and Responsibilities: This position will oversee the implementation and monitoring of the school drop-out early warning system (DEWS) including to orient and train teachers on DEWS to be able to identify negative patterns of students behavior and academic performance, orient and backstop teachers timely and appropriately responding to students at risk of dropping out of school through guidance and counseling, conduct training and supportive supervision visits to backstop, troubleshoot on identified challenges in order to ensure program fidelity, quality assurance standards, and that targets are met; collaborate with the Senior Education and GBV Advisor and other technical specialists to develop appropriate targeting strategies, training materials and tools, conduct regular training and technical support supervision visits to local partners to ensure implementation of targeting strategies and interventions.

Qualifications: At least 5+ years of experience designing, planning, implementing, managing projects designed to enhance students learning and gender/or gender equity in schools; significant experience with Tanzanian education system, policies and strategies; experience in working with USAID – funded programs and counseling knowledge a plus; fluent in English and Kiswahili; Master's Degree in Social Work, Education, Counselling or higher in field relevant to fulfillment of the duties and responsibilities as described

POSITION: **REPORT TO: LOCATION:**

Data Manager Monitoring & Evaluation Advisor **Country Office, Arusha**

Position Overview: The Data Manager will ensure effective functioning of the project data management system both manual and electronic at all levels of the project. The main roles will be to align the designed MEL Plan, take the lead in producing data for donor reports, and to support research, evaluation, and special studies, and the design of the FieldLink database in collaboration with the programmer. The position will provide support to the project in updating MEL Plan and internal systems to collect, aggregate, report and analyze data used to measure the project's key performance indicators and improvements in service delivery.

Major Duties and Responsibilities: Review, analyze, and validate project data to ensure and maintain consistency; integrity and accuracy based on project specific guidelines; coordinate and collaborate with Quality Assurance Manager to conduct routine data quality assessments and improve the data management system for high quality data; build the capacity of volunteers, sub grantees and teachers in data collection, reporting, management and use at site level through trainings and on-site technical assistance visits; document and disseminate to all levels M&E related Standard Operating Procedures (SOPs); ensure all data sources are well updated, validated and checked for consistencies in compliance with project M&E SOPs; develop data collection tools and enforce proper data collection procedures, analyze project routine data to monitor project performance against targets; establish performance trends and provide timely feedback to the technical team for decision making; work with Quality Assurance Manager to compile and report quarterly; semiannual and annual performance data report in USAID/Tanzania Performance Reporting System.

At least 5 years' experience in data management; monitoring and evaluation of education and community support project; Master's degree in computer science, information technology, demography, education, monitoring and evaluation or related field; excellent understanding of data administration and management functions; demonstrated advanced skills in Microsoft Word, Excel, PowerPoint, and Outlook; Proficiency in English and Kiswahili (written/spoken) a must; knowledge of USG and other donor contracts, cooperative agreements, and grant regulations; excellent written and verbal communication skills and relevant computer software skills with proficiency in excel and other data management systems.

REPORT TO:

Adolescent Girls Technical Officer Technical Director

Position Overview: This position will be responsible for supporting in the out-of- school interventions of the project by providing support of

alternative education pathway for highly vulnerable girls who have dropped out of school. The Adolescent Girls Technical Officer will report to the Technical Director and collaboratively will provide support to local partners to implement key project activities on out of school interventions to empower teen mothers and build agency and youth leadership skills.

Major Duties and Responsibilities: The Adolescent Girls Technical Officer will support local partners to establish out of school study groups (OSSGs) by mentoring the Volunteers and Peer Leaders on scheduled meetings and ensure that sessions are delivered as per OSSG manuals and guidelines; backstopping local partners in technical support visits to ensure implementation of targeting strategies and interventions; conduct supportive supervision visits to ensure program fidelity, quality assurance standards, and targets are met; in collaboration with LGAs, coordinate to facilitate the identification of appropriate demand-driven Income Generating Activities for the OSSG girls; under the guidance of the supervisor, coordinate preparations for training to OSSG Volunteers and Clinical Officers on Early Childhood Stimulation, Child Development and Parenting Skills; and collaborate with other WEI project staff and sub grantees to ensure timely delivery of products and regular reporting.

Qualifications: At least 4 years of experience designing, planning, implementing, managing projects designed to enhance students learning and gender/or gender equity in schools: Significant experience with Tanzanian education system, policies and strategies; experience in working with USAID - funded programs with a counseling knowledge a plus; fluent in English and Kiswahili; Master's Degree or higher in field relevant to fulfillment of the duties and responsibilities as described above.

POSITION: REPORT TO: LOCATION:

Education Technical Officer Senior Education and GBV Advisor ountry Office, Arusha City

Position Overview: The Education Technical Officer will be responsible for overseeing in school interventions in supporting and mentoring adolescent girls and boys in project secondary schools to spark interest and develop skills to solve real-world problems and experience the impact of Science, Technology, Engineering and Math (STEM). The Education Technical Officer will report to Senior Education and GBV Advisor collaboratively in supporting local partners to implementing key project activities to expand interest in and promote the relevance of science, and challenge gender norms that limit girls' potential to excel in STEM courses and career pathways.

Major Duties and Responsibilities: Orient and train teachers to be able to facilitate students to develop problem solving skills and build confidence; promote collaboration and teamwork, and get students, especially girls, excited about science and math subjects; under the guidance of the supervisor; collaborate with regional and district education teams and other STEM stakeholders to develop and adapt relevant available materials to be used; conduct training and supportive supervision visits to ensure STEM program fidelity, quality assurance standards, and that targets are met, conduct regular training and technical support supervision visits to local partners to ensure implementation of targeting strategies and interventions; and collaborate with other program staff to ensure timely delivery of products and regular reporting;

Qualifications: At least 4 years as a teacher in science subjects in secondary schools with experience in designing, planning, implementing, managing projects designed to enhance students learning and gender/or gender equity in schools; significant experience with Tanzanian education system, policies and strategies; experience in working with USAID - funded programs a plus; fluent in English and Kiswahili; Master's Degree or higher in field relevant to fulfillment of the duties and responsibilities as described

POSITION:

Program and Administrative Assistant

Position Overview: The Program and Administrative Assistant shall perform a wide range of administrative and office support functions for the WEI's Country office and provide support to facilitate efficient daily operations of WEI and its projects.

Major Duties and Responsibilities: Serve as front desk person and perform daily administrative support duties including registry functions; maintaining office supplies inventories; maintaining and updating contact lists, filling, and coordinating telephone and conference calls for designated staff; manage appointments and facilitate travel arrangements as well as hotel bookings; schedule and coordinate meetings including note-taking and recording meeting minutes, compile, transcribe and distribute to members; manage program documentation materials.

Qualifications: Minimum of 3 years' experience in front office and administrative roles and a holder of a Bachelor's degree/Advanced Diploma in Business Administration: conversant with proficiency in basic computer applications and office equipment operations; proven excellence in communication skills and the ability to express yourself clearly in written and oral communication is important; time management, organization skills, and the ability to multitask are a high priority.

POSITION: **REPORT TO: LOCATION:**

Operations Manager Karatu District, Arusha Region

Position Overview: The Project Driver shall contribute to the implementation of the project through facilitating transportation as a driver and also support other related administrative and logistical activities in project

Major Duties and Responsibilities: The driver will serve as a positive role model of WEI while providing transportation service including maintaining high levels of punctuality and trust on all the assigned tasks; act as a communication link between management and travelers when in trips: maintain accurate, up-to-date records on trip sheets, vehicle logbook, vehicle maintenance, insurance records, fuel purchases, incident reports, accident reports, vehicle condition reports and other records that are requested by WEI management; perform minor maintenance tasks on assigned vehicle(s) as required including requesting and reporting the need to refuel the vehicle accordingly, assist in coordination of schedules for major or periodic vehicle maintenance with management and staff to minimize service interruptions.

Qualifications: Minimum of 3 years of successful experience working as driver in town and upcountry with a good track record, significant experience working in International Non-governmental organizations, donors and government bodies preferred, a valid Class C driving License and fluency in both writing and speaking both English and Kiswahili.

World Education Inc offers a competitive package to selected candidates in line with salary history, academic qualifications and

Mode of Application: Submit your application letter, resume, capacity statement, contact information and names of three references to be sent to World Education Inc (WEI) no later than 17hrs on Wednesday the **7th August 2019.** Applications which do NOT include ALL of these elements will NOT be considered. The application should be addressed to: Country Director, World Education Inc. (WEI), P.O. Box. 6234, ARUSHA, TANZANIA. OR send the application through email jobs@tz.worlded.org

Please note that only shortlisted candidates will be contacted.

NATIONAL.NEWS

By Guardian Reporter, Arusha

As the country prepares for ambitious oil and gas projects, the Arusha Technical College in association with the Association of Citizen Contractors in Tanzania (ACCT) and Netherlands Senior experts (PUM) is launching special training courses for international standard form of mass and giant pipes wielding and plumbing.

Eng Elineema Msuya, Manager for the Association of Citizen Contractors in Tanzania (ACCT), explained here that so far the trio higher learning institutions have impacted skills to that effect to ten trainers recruited towards the programme and have just graduated from pioneering 'training of trainers' course.

Three institutions join hands to produce skilled personnel for oil and gas extraction industries

animator trainers were recruited from the Arusha Technical College (4) and the Association of Citizen Contractors courses related to plaster and tiles in Tanzania (6). These were trained by making as well as wall painting and experts from the Netherlands Senior Experts (PUM) organisation.

The ten trainers are expected to be through with their preparatory training by next November. This means, trainee students will be enrolled for the initial intake at the end of this year or early

That came to light during a special

According to Eng Msuya, the ten occasion in which the Arusha Technical College (ACT) rolled out 25 new and young graduates in masonic decorations. These were products of the Association of Citizen Contractors in Tanzania (ACCT) under the PUM sponsorship.

> The ACCT has established a large workshop building within the Arusha Technical College campus, to serve as the training arm for masonry, plumbing, painting and house finishing

series of training.

The ACCT Chairman, Milton Nyerere said so far over 60 students have benefitted from the centre and he revealed further that before the ACT decided to donate the building to the association, they were planning to buy a plot in Kisarawe, Coastal Region where they had initially intended to construct the centre but now they are settled in Arusha.

"We also intend to make proper use of retired contractors to assist in training new recruits, so that the ACCT

workplaces and contractor sites for better advice and supervision," said Nyerere adding that the initiative will be known as Monitoring and Training.

Another ACCT member, Eng Omar Kiure said the centre conducting 'Education Skills for Productive Jobs,' can produce well-trained youth who easily fit in large and small scale projects because the courses are of international standards.

ACCT operating from special wing at Arusha Technical College

can dispatch experienced trainers to now runs a workshop base, which is impacting training knowledge for both theory and practical training on Plumbing and Pipe works; Painting and decoration; Plastering and Tiles as well as all other forms of masonry and construction.

> The Association of Expats from Netherlands, in addition to assisting in training at the Contractors' base in Arusha, has for years also helped to upgrade and train the modern motor vehicle repairing department at the Arusha Technical College.



Food and Agriculture Organization of the United Nations

VACANCY ANNOUNCEMENT

NATIONAL CONSULTANT- ANTIMICROBIAL RESISTANCE (AMR) - 1901871

Organizational Setting

FAO Tanzania is implementing a project GCP/GLO/710/UK under the UK- Fleming Fund Antimicrobial Resistance (AMR). The project aims to strengthen national capacities in combating issues emanating from AMR along the food and agriculture using the "One Health" approach. Combating AMR issues successfully requires a "One Health" approach, in which all relevant sectors implement actions synergistically by involving different actors and sectors such as human and veterinary medicine, agriculture, wildlife, finance, environment and the consumers. In a tripartite approach, FAO Tanzania in collaboration with OIE and WHO recognize that addressing health risks at the human-animal-plant-ecosystems interfaces requires strong partnerships among entities that may have different perspectives and different levels of resources. Such partnerships, which could include international organizations, governments, private sector, civil society, private sector and donors, must be coordinated to minimize the burden of AMR, antimicrobial residues (AR) and antimicrobial use (AMU) in the food and agriculture sectors with aim to reduce antimicrobial use and minimizing transmission of AMR through food chain.

Reporting Lines

Under the overall supervision of the Chief Veterinary Officer (CVO)/Chief, Animal Health Service (AGAH)/, the functional and administrative supervision of the FAO Representative in the United Republic of Tanzania, and the direct supervision of the ECTAD Country Team Leader, and under the technical guidance of the Global project coordinator and the SFS Livestock Officer: in collaboration with the ECTAD Tanzania team, the incumbent will undertake the following duties and responsibilities:

The consultant will provide technical support to the planning, implementation and reporting of AMR project activities at FAO representation in United Republic of Tanzania.

Tasks and responsibilities Lead

- and contribute to the process of developing/reviewing the national strategy on Antimicrobial Usage (AMU) and Antimicrobial Resistance (AMR) in agriculture, fisheries, food and livestock production and contribute to the operationalization of the National Action Plan to reduce the threat of AMR, with focus on the sections relevant to agriculture, livestock production, fisheries and food; as required under the Global Action Plan on AMR.
- Engage and collaborate with relevant national authorities, institutions, organizations and stakeholders, including the WHO and OIE national focal points and delegate on the development of the national strategy and to promote FAO/OIE/WHO Tripartite collaboration in support of the implementation of the Global Action Plan on AMR.
- Initiate a review of national legislation relevant to AMR and existing guidelines and regulations in the United Republic of Tanzania (Zanzibar), oversee the validation of the existing Tanzania mainland report, and the implementation of policy and legislative recommendations from these reports, in collaboration with the FAO legal development unit.
- · Support capacity building of surveillance systems, and capacity and capability of existing laboratories for the diagnosis of antimicrobial resistance (AMR), to address gaps identified through recently conducted assessments, e.g. including through provision of training of personnel to enable them to undertake effective sampling and antimicrobial susceptibility testing (AST) in order to generate AMR data in the country, facilitating proficiency testing for quality assurance, and supporting surveillance pilots.
- Organize and coordinate multistakeholder meetings in collaboration with WHO to support consultative meetings to develop and implement the Zanzibar Action Plan (ZAP) on AMR (2019-2024).
- Facilitate operationalization of the Multisectoral Country Coordination (MCC) on AMR that take into account and support existing legislative processes (or other requirements).
- Engage stakeholders from the side of agriculture, fisheries, food and livestock production in implementation of the National Action
- · Develop and adapt to the country situation existing advocacy tools to support and improve AMR awareness among food and agriculture sector stakeholders as part of the One Health approach. FAO will actively participate in the National related agricultural events/exhibitions to undertake AMR awareness campaign to the public and farmers and livestock community including executing AMR awareness campaign during the world antibiotic awareness
- · Undertake pilot interventions on the use of antimicrobials in livestock production settings to promote good practices and prudent use of antimicrobials in the food and agriculture sectors, and support collection of AMU data from these sectors.
- Undertake mapping of AMR Surveillance stakeholders and the veterinary medicines supply and distribution chain.
- · Organize a national multi-stakeholder workshop involving major stakeholders (private sector, academia, farmers, government, veterinarians etc.), including participants from the public health, animal health and environment,

- Map out the livestock and food systems and respective actors, roles and responsibilities and lines of influence,
- · Establish a multi-stakeholder platform to support awareness raising activities, advocacy, identification of responsibilities, and improved decision-making and policy formulation on AMU and AMR and to provide the basis for developing a national strategy to reduce the threat of AMR related to agriculture, fisheries, food and livestock production along the lines of the Global Action Plan.
- · Identify and coordinate with other AMR relevant initiatives and projects underway within Tanzania, identifying opportunities for synergies and collaborations, and identifying and applying for new funding sources.
- · Produce a final report listing activities implemented in the preceding year and planned activities to implemented in the subsequent year
- · Prepare monthly project progress and implementation report.
- · Carry out any other duties relevant to this area of work and as delegated by the organisation

CANDIDATES WILL BE ASSESSED AGAINST THE FOLLOWING Minimum Requirements

- · Advanced University Degree in Veterinary Medicine with post-graduate study in microbiology, epidemiology or related fields
- · Seven years of relevant experience in animal health sector • Extensive experience in the monitoring/surveillance of AMR and
- · Working knowledge of English and technical report writing skills
- · National of Tanzania

FAO Core Competencies

- Results Focus Teamwork
- Building Effective Relationships
- · Knowledge Sharing and Continuous Improvement

- · Proven experience in anti-microbial resistance (AMR) and microbiology
- Extensive knowledge on the drivers of AMR emergence and spread Good knowledge of the One Health approach and its application and relevance in the prevention and control of AMR and other emerging
- and re-emerging healthrisks at the human-animal interface Proven experience in conducting risk assessment and or analysis
- Systematic document review and analysis
- Experience or knowledge of UN systems is an added advantage.

- · Candidates should be Tanzanian;
- Academic qualifications: Relevant Advanced university degree
- Extent and relevance of work experience; and
- Excellent communication skills.

ADDITIONAL INFORMATION

- FAO does not charge a fee at any stage of the recruitment process (application, interview meeting, processing)
- · Only language proficiency certificates from UN accredited external providers and/or FAO language official examinations (LPE, ILE, LRT) will be accepted as proof of the level of knowledge of languages indicated in the online applications
- · Please note that FAO will only consider academic credentials or degrees obtained from an educational institution recognized in the IAU/UNESCO list;

DUTY STATION: Dar es Salaam DURATION: 12 Months

HOW TO APPLY

- Candidates should complete the FAO Taleo Profile Form accessible at:https://jobs.fao.org/careersection/fao_external/jobdetail.ftl?job=1 901871&tz=GMT%2B02%3A00&tzname=
- · Once your profile is completed, please apply and submit your
- · Your application will be screened based on the information provided on your online profile; • We strongly recommend that your profile is accurate, complete and
- includes your employment records, academic qualifications and · Candidates are requested to attach a letter of motivation to the
- online profile;
- · Incomplete applications will not be considered. If you need help please contact: Careers@fao.org
- Applications received after the closing date will not be accepted · Only applications received through the FAO recruitment portal will

Applications sent directly to the FAO Tanzania Office will not be considered.

Application Deadline:

Closure Date: 12/Aug/2019, 12:59:00 AM



Help comes the way of one of 29 people injured when their car was involved in a crash with a train in Tanga city's Kwaminchi suburb on Monday evening. A student was confirmed dead in the incident. Photo: Correspondent Bonif



ZAMBIA CARGO AND LOGISTICS LIMITED (Formerly MOFED TANZANIA LIMITED) Mukuba Depot

P.O Box 105638, Dar es Salaam, Tanzania

Phone: +255 22 2851471-4

PROCUREMENT NOTICE

Invitation for Pre-qualification

Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office.

IfP No: ZCL/SW/IFP/1/2019

- 1. Zambia Cargo & Logistics Limited has set aside maintenance funds in its financial year 2019 and it intends to apply part of the proceeds of these funds to undertake the contract "Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office." Zambia Cargo & Logistics Limited intends to pre-qualify contractors for Rehabilitation, of Residential House at Masaki & General Toilet facilities at Kurasini Head Office.
- 2. Pre-qualification will be conducted through the procedures as specified company's public procurement regulations governing body.
- 3. Interested eligible applicants may obtain further information from and inspect the Pre-qualification Document at the head office of Zambia Cargo & Logistics Company Limited (address below) from 08:00 hrs to 12.00hrs on Tuesday 30th July 2019 to Thursday 1st August 2019.
- 4. A complete set of the Pre-qualification Documents in English may be obtained by interested applicants through the submission of a written application to the address below, not later than Thursday 1st August 2019.

Applications for Pre-qualification should be submitted in sealed envelopes, delivered to the address below by 10:30hrs on 06th August 2019 and be clearly marked "Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office-IFP No: ZCL/SW/IFP/1/2019".

Attention: The Procurement Controller, Street Address: Zambia Cargo & Logistics Company Ltd, Kurasini Area, Plot No. 237, Near Dock Yard, PO Box 105638, Dar es Salaam – Tanzania.





BANK OF AFRICA TANZANIA LIMITED

REPORT OF CONDITION OF BANK PUBLISHED PURSUANT TO SECTION 32 (3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006

BALANCE SHEET AS AT 30 JUNE 2019 (Amounts in Million Shillings)

	30-Jun-19	as at 31-Mar-19
A.ASSETS	30-3un-17	31-1/141-19
ANGSETS		
1.Cash	26,193	25,900
2.Balances With Bank of Tanzania	28,743	35,360
3. Investment in Government Securities	58,907	52,755
4. Balances with Other Banks and Financial Institutions	15,537	17,970
5. Cheques and Items for Clearing	416	1,106
6. Interbranch Float Items 7. Bills Negotiated	_]
8. Customers' Liabilities for Acceptances	_	_
9. Intebank Loans Receivables	31,012	27,583
10. Investent in Other Securities	-	-
11. Loans, Advances and Overdrafts	293,752	281,518
(Net of Allowances for Probable Losses)		
12. Other Assets	22,009	19,264
13. Equity Investments	1,200	1,200
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment 16. TOTAL ASSETS	22,003 499,772	22,553 485,210
10. TOTAL ASSETS	499,772	405,210
B.LIABILITIES		
17.Deposits From other Banks and Financial institutions	144	146
18.Customer Deposits	363,047	337,771
19.Cash Letters of Credit	-	
20.Special Deposits	8,247	16,265
21. Payment Orders/ Transfers, Payables	-	-
22. Bankers Cheques and Drafts Issued	22	26
23. Accrued Taxes and Expenses Payable	1,287	1,036
24. Acceptances Outstanding 25. Interbranch Float Items	-	-
26. Unearned Income and Other Deferred Charges	3,399	3,268
27. Other Liabilities	7,698	6,431
28. Borrowings	54,149	57,177
29. TOTAL LIABILITIES	437,994	422,120
30. NETS ASSETS/(LIABILITIES)(16 minus 29)	61,778	63,090
C. SHAREHOLDERS' FUNDS		
31. Paid Up Share Capital	37,021	37,021
32. Share premium	12,780	12,780
33. Retained earnings	2,953	9,474
34. Profit or Loss Account 35. Other Capital Accounts	(1,297) 8,978	82 2,457
35. Revaluation reserve	1,343	1,276
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	61,778	63,090
38. Contingent Liabilities	62,975	72,633
39. Non Performing Loans & Advances	37,032	46,004
40. Allowances for Probable Losses	23,616	27293
41. Other Non Performing Assets	3007	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	12.4%	13.0%
(iii) Non Performing Loans & Advances to Total Advances (iii) Gross Loans & Advances to Total Deposits	11.7% 85.4%	14.9% 87.2%
(iv) Loans & Advances to Total Deposits	58.8%	58.0%
(iv) Earning Assets to total assets	76.8%	74.6%
(v) Deposit Growth	4.9%	6.2%
(vi) Assets Growth	3.0%	5.6%

INCOME STATEMENT FOR THE QUARTER ENDED 30 JUNE 2019 (Amounts in Million Shillings)

	Current quarter	Comparative quarter	Current year	Cummulative
	ended	(Previous year)	cummulative	(Previous year)
	30-Jun-19	30-Jun-18	30-Jun-19	30-Jun-18
1. Interest Income	9,855	12,231	20,092	25,4
2. Interest Expense	(3,777)	(3,476)	(7,223)	(7,4
3. Net Interest Income	6,078	8,755	12,869	17,9
4. Bad Debts Written off				-
5. Impairement Losses on Loans and Advances	(1,586)	(1,706)	(2,706)	(3,3
6. Non Interest Income	4,784	3,804	9,823	7,8
6.1 Foreign exchange profit/(loss)	1,035	764	2,549	1,5
6.2 Fees and Commissions	3,394	2,856	6,758	5,9
6.3 Dividend Income	17	18	17	
6.4 Other Operating Income	338	168	499	2
7. Non Interest Expenses	(10,690)	(10,677)	(21,282)	(21,2
7.1 Salaries and Benefits	(4,582)	(4,383)	(9,182)	(8,5
7.2 Fees and Commission	(358)	(73)	(724)	(5
7.3 Other Operating Expenses	(5,750)	(6,221)	(11,376)	(12,2
8. Operating Income/(Loss)	(1,414)	176	(1,297)	1,1
9. Income Tax Provision		(53)		(3
10. Net Income/(Loss) After Income Tax	(1,414)	123	(1,297)	8
11. Number of Employees	358	351	358	3
12. Basic Earnings Per Share	-152,768	13,293	-140,124	45,0
14.Number of Branches	26	26	26	

SELECTED PERFOMANCE INDICATORS				
Returns on Average Total Assets	-1.1%	0.1%	-0.5%	0.3%
Return on Ordinary Shareholders' Funds	-18.3%	0.7%	-8.4%	2.5%
Non Interest Expense to Gross Income	73.0%	66.6%	71.1%	64.0%
Interest Margin to Average Earning Assets	6.5%	9.1%	6.9%	9.4%

CONDENSED STATEMEN								
	Share	Share	Retained	Revaluation	Regulatory	General	Others	Total
	Capital	Premium	Earnings	reserve	Reserve	Provision Reserve		
Current Year 2019	-							
Balance as at 01 January 2019	37,021	12,780	9,474	1,276	-	2,457	-	63,00
Profit for the year to date			(1,297)					(1,297
Transactions with owners			•					
Other comprehensive income								-
Dividends Paid	-					-		
Regulatory Reserve	-		(6,174)		6,174	-		((
General Provision Reserve			(347)			347		((
Others	-			67		-		67
Balance as at 30th June 2019	37,021	12,780	1,656	1,343	6,174	2,803	-	61,77
Previous Year 2018								
Balance as at 01 January 2018	37,021	12,780	12,686		7,327	2,808		72,62
Changes on initial application of IFRS 9			(4,783)					- 4,78
Restated balance at 1 January 2018	37,021	12,780	7,903		7,327	2,808	-	67,83
Profit for the year			(6,107)			-		(6,107
Net gain/(loss) on fair value changes of investments				1,823		-		1,823
Tax on other comprehensive Income	-			(547)		-		(547
Transactions with owners								
Other comprehensive income	-					-		-
Dividends Paid	-					-		-
Transfer to Regulatory Reserve	-		351		-	(351)		-
Transfer to General Provision Reserve			7,327		(7,327)			-
Others								-
D-1	27.021	12 500	0.484	1.00/		2.455		(2.00

CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2019

(Amoun	ts in Million Shill	ings)		
	Current Quarter	Previous Quarter	Current year	Previous year
	Current Year		cumulative	cumulative
	30-Jun-19	31-Mar-19	30-Jun-19	30-Jun-18
I.Cash flow from operating activities				
Net income /(loss) Before tax	(1,414)	117	(1,297)	1,191
	-	-	-	-
- Impairement/Amortization	2,505	2,069	4,574	4,949
N. Cl. 141	(12.020)	(17.200)	(21.120)	
 Net Change in Loans and Advances Net Change in Deposit 	(13,820) 17,256	(17,299) 20,779	(31,120) 38,035	22,076 (40,927)
- Net change in Deposit -Net change in Short Term Negotiable Securities	(6,151)	6,520	368	(40,927)
- Net change in Other Liabilities	1,645	105	1,750.23	562
- Net change in Other Assets	(2,272)	(12,806)	(15,078)	(992)
- Tax Paid	(389)	(389)	(778)	(1,682)
-Change in SMR	60	(916)	(856)	3,255
Net Cash Provided(used)by Operating Activities	(2,580)	(1,821)		(11,569)
II.Cash Flow From Investing Activities:				
Dividend Received	17	-	17	18
Purchase of Fixed Assets	(369)	(251)	(620)	(4,005)
Proceed from Sale of Fixed Assets	-	-	-	-
Purchase of Non- Dealing Securities	-	-	-	- 5,500
Proceeds from sale of Non- Dealing Securities	-	-	-	20,579
Others Not Cook Provided(used) by Investing Activities	(352)	(251)	(602)	11,092
Net Cash Provided(used) by Investing Activities	(352)	(251)	(602)	11,092
III.Cash flow from financing activities:				
Repayment of Long Term Debt	0	(0)	0	_
Proceeds from Issuance of Long Term Debt	_	(0)	_	_
Proceeds From Issuance of Share Capital	_	_	_	0
Payment of Cash Dividends	_	_	_	-
Net Change in Other Borrowings	(3,028)	4,937	1,910	(12,339)
Others	` -	-	, i	` '
Net Cash Provided (Used) By Financing Activities	(3,028)	4,937	1,910	(12,338)
IV. Cash and Cash Equivalents				
Net Increase (Decrease) in Cash and Cash Equivalents	(5,959)	2,865	(3,093.24)	(12,815)
Cash and cash equivalents at the beginning of the quarter	83,604	80,739	80,739	160,614
Cash and cash equivalents at the end of the quarter	77,646	83,604	77,646	147,799
		,		

Name and Title	Signature	Date
Joseph Iha		29-Jul-19
(Chief Executive Officer) Mussa Mwachaga		29-Jul-19
(General Manager - Finance) Rose Mbonea (Head of Internal Audit)		29-Jul-19

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view

Amb. Mwanaidi Sinare Maajar	Chairperson	Date 29-Jul-19
Moremi Marwa	Director	29-Jul-19

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

BANK'S TARIFF VISA		
TARIFF DESCRIPTION	CHARGES	
	TZS	FYC (USD, EUR, GBP
Joining Fees	None	Nil
Annual Fees	5,000.00	Nil
Renewal Fees	12,000.00	Nil
Card Replacement	24,000.00	Nil
Pin Re-issuing	6,000.00	Nil
First Loading Fees (Prepaid Card)	1,500.00	Nil
Reloading Fees (Prepaid Card)	1,500.00	Nil
Cash Back Commission	1,500.00	Nil
Transaction Commissions		
Cash withdrawal Commission (On - Us)	1,500.00	Nil
Cash withdrawal Commission (Domestic)	2,000.00	Nil
Cash withdrawal Commission (International)	4,000.00	Nil
	300/600/1500 (BOAT/OTHERS/IN	
Balance Inquiry Commission	TL)	Nil
Min- Statement Commission	300.00	Nil
Purchase Commission (On - Us)	600.00	Nil
Purchase Commission (Domestic)	1,800.00	Nil
Purchase Commission (International)	3,600.00	Nil
Internet Purchase	1,800.00	Nil
Card To Card Transfer Commission	1,200.00	Nil

BANK'S TARIFF ACAP PRODUCTS						
TARIFF DESCRIPTION	CHARGE	S				
	TZS	FYC (USD, EUR, GBP)				
Account Opening Balance						
My Business Pack	12,000.00	N/A				
Public Service Pack	Nil	N/A				
Employee Pack	Nil	N/A				
Minimum Operating Balance						
My Business Pack	Nil	N/A				
Public Service Pack	Nil	N/A				
Employee Pack	Nil	N/A				
Ledger Fees						
My Business Pack	2,500.00	N/A				
Public Service Pack	10,000.00	N/A				
Employee Pack	10,000.00	N/A				
Minimum Interest Earning Balance	,					
Savings Accounts						
My Business Pack	120,000,00	N/A				
Public Service Pack	60,000.00	N/A				
Employee Pack	120,000,00	N/A				
Ambitions Savings Plan	120,000.00	N/A				
Cash Withdrawal Charges	120,000.00					
Over the Counter						
My Business Pack:						
a. <tzs 20="" million<="" td=""><td>3,000.00</td><td>N/A</td></tzs>	3,000.00	N/A				
b. >TZS 20 million	0.14%max 50,000	N/A				
Public Employee Pack	2.500.00	N/A				
ATM Card	_,					
New card	Free	N/A				
2nd Card/Replacement	11,000.00	N/A				
Cheque Book	,					
a. Public Service Pack	Free	N/A				
b. Employee Pack	Free	N/A				
Ambitions Savings Plan						
Interest rates	0.07	N/A				
Minimum opening balance	50,000.00	N/A				
Ambition Loan	55,555.55					
Interest rates	base rate -4	N/A				
Overdraft Interest Charges	5400 1410 -4	. 4//-				
Employee Pack	base rate -1	N/A				
Public Service Pack	base rate -1	N/A				
Others	base rate =1	18//-				
Standing Order	Free	N/A				
ATM withdrawals (Upto 4 per month)	Free	N/A				
ATM WILLIAMAIS (OPIO 4 PEL HIOHUI)	riee	19/2				

BANK'S TARIFF ELITE CUSTOMER					
TARIFF DESCRIPTION	CHARGE	S			
	TZS	FYC (USD, EUR, GBP			
Opening balance	500,000.00	350.00			
Minimum balance	1,000,000.00	625.00			
Ledger fee	Nil	Nil			
Below min. balance charges	14,500.00	10.00			
Minimum interest earning balance:	,				
a. Savings account	1,200,000.00	800.00			
b. Current account	1,200,000.00	800.00			
Minimum net salary	8,400,000.00	5,400,00			
B. Premium Customers	5,100,000,000	-,			
Opening balance	250,000.00	200.00			
Minimum balance	500,000,00	320,00			
Ledger fee	Nil	Nil			
Below min. balance charges	12,000.00	12.00			
Minimum interest earning balance:	12,000,00	12.00			
a. Savings account	1,200,000.00	800.00			
b. Current account	1,200,000.00	800.00			
Minimum net salary	4,800,000.00	3,000.00			
Elite Package Benefits	4,000,000,00	3,000.00			
Chequebook	Free	Free			
ATM Card	Free	Free			
Standing Order	Free	Free			
ATM withdrawals (Up to 4x per month)	Free	Free			
B-Web subscription/registration	Free	Free			
B-Web subscription/registration	Annual	riee			
Priority Pass Access	Membership + 1 Entry	N/A			
Overdraft Interest Charges					
Elite customers	base rate -2	base rate - 2			
Premium Customers	base rate -2	base rate -			
Savings Accounts Interest Calculations					
Current account	N/A	N/A			
Elite customers	0.01	N/A			
Premium customers	-	N/A			
Savings account	0.03	N/A			
Insurance					
ATM Insurance	5000 Annual	N/A			
Overdraft Insurance	0.012 of OD Limit	N/A			
Current Account Elite and Curren	nt Account Executiv	ve			
Ledger fee	24,000.00	24FCY			
Withdrawal Charges	.,				
<tzs 10="" million<="" td=""><td>2,500,00</td><td></td></tzs>	2,500,00				
>TZS 10 million	0.14%max 50,000	1.2%min5			
.==	5 170max 50,000	. 12 /0111110			

Current Account	TZS	FCY (USD, EUR,GBP)	TZS	FCY (USD, EUR, GBP)	TZS	FCY (USD,EUR, GBP)
Current Account Opening Balance Sorporate	250,000,00 500,000,00	500,00 1,000,00	100,000.00	100.00	100,000.00	50.0
Minimum Balance		1,000.00	50,000.00	50.00	20,000.00	20.0
	100,000,00 100,000,00	250,00 250,00				3.0
NGO/Club Durrent Account Tandika Ledger Fees Corporate NGO/Club Maintanance Fee	30.000.00		15,000.00	10.00	3,000.00 10,000.00	10.0
Corporate NGO/Club	30,000,00 Nil	Equivalnet Nil	N/A	N/A	N/A	N
Maintanance Fee Corporate	30,000.00	Equivalnet 1,22% of	N/A	N/A	N/A	N
Euro Account Maintanance Fee	N/A	1,22% of total balance per annum in EUR				
Financial Institutions	50,000,00	Equivalnet	N/A	N/A	N/A	N
e de la composition della comp	1.2% of the total	1,2% of the				
Bulk cash Withdraw fee	amount	total amount				
Bulk cash Deposit fee	0.5% of the total amount	0.5% of the total amount				
Bulk cash Deposit fee Withdrawal Charges Over the counter <tzs 15="" mi∥ion<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td></tzs>						
<tzs 15="" million<="" td=""><td>2500.00 1% of the total</td><td>1.2% min 5</td><td>2,000<5m</td><td>1<1,000</td><td></td><td></td></tzs>	2500.00 1% of the total	1.2% min 5	2,000<5m	1<1,000		
>TZS 15 million	amount min 20,000 max 500,000 except FIA		> 0.2% MAX			
<tzs 10="" million<="" td=""><td>FIA</td><td>Equivalnet</td><td>100,000.00</td><td>N/A</td><td>2,000.00</td><td>1% mir</td></tzs>	FIA	Equivalnet	100,000.00	N/A	2,000.00	1% mir
►TZS 10 Million					2,000.00 0.12% max 50,000	1% mir
Cash deposit charges Cash deposit charge USD/EUR 100, GBP 50	Nil Nil N/A	NII NII	Nil	.5% min 50 Nil N/A		
	N/A	Nil N/A	N/A	N/A	N/A	N
FDR Breaking of contract Coins deposit	Intrest forfeiture	Intrest forfeiture			Intrest forfeiture	Intrest forfeitu
Small denominations (1,5,10 and 20)	N/A	6% min of	N/A	6% of the total	N/A	6% of the to
Cheques		total amount		amount		amou
Cheque book issuance- 100 leaves Cheque book issuance- 50 leaves	67,500.00 34,00.00	Equivalnet Equivalnet	67,500.00 34,000,00	Equivalent Equivalent 15USD/11		
Cheque book issuance - 25 leaves	34,000,00	15USD/11E	34,000,00	EUR/15G	500 per leaf	Equivale
Counter cheque leaf	18,000.00	UR/15GBP 16.00	18,000.00	BP 16.00	20,000.00	Equivale
Stop Rayment- Local Cheque	18,000.00 1% of total value with min 50,000 and max 250,000 21,000.00	Equivalnet	42,000.00	25.00	20,000.00	Equivale
Uncollected Cheque book (after 3 months) Bankers Cheque Bankers Cheque - Customer Bankers Cheque - Repurchase Stop Payment- Local Bankers Chagues	max 250,000 21,000,00	21.00	21,000,00	21,00	20,000,00	10.
Bankers Cheque Bankers Cheque - Customer	54,000.00	Equivalnet	54,000.00	Equivalent	30,000.00	15.0
Bankers Cheque - Repurchase Stop Payment- Local Bankers	28,000.00 41,000.00	Equivalnet Equivalnet	28,000.00 41,000,00	Equivalent Equivalent	20,000.00 41,000.00	15. 50.
Clearing Cheques Unpaid Cheque - Inward	134.500.00	Equivalnet	134,500,00	Equivalent	135,000,00	Equivale Equivale Equivale Equivale
		Equivalnet	14,500,00	Equivalent	15,000,00 150,000,00	Equivale Equivale
nsufficient funds - Inward	14,500,00 134,500,00	Equivalnet	134,500,00	Equivalent	150,000,00	
onpaid Criedue - Outward nsufficient funds - Inward nsufficient funds - outward Credit Clearing (EFT Inward)	134,500,00 134,500,00 12,000.00 Free	Equivalnet Equivalnet Equivalnet Equivalnet	134,500.00 12,000.00 Free	Equivalent Equivalent Equivalent	150,000,00 15,000.00 Free	Equivale Equivale
onpaid cheque - Outward naufficient funds - Inward naufficient funds - Inward redit Clearing (EFT outward) - Credit Clearing (EFT Outward) - Account holder	12,000.00 Free		12,000.00 Free	Equivalent Equivalent	15,000.00 Free	Equivale Equivale
	12,000.00 Free 4,000.00 5,000.00	Equivalnet Equivalnet 2%	3,000.00 4,500.00 N/A	Equivalent Equivalent Equivalent Equivalent N/A	3,000.00 3,000.00 4,500.00 N/A	Equivale Equivale
Foreign Debt Registration	12,000.00 Free	Equivalnet Equivalnet	12,000.00 Free 3,000.00 4,500.00	Equivalent Equivalent Equivalent Equivalent	15,000.00 Free 3,000.00 4,500.00	Equivale Equivale
Sion Payment Local Bantess Clearing Cheques Juneal Cheques - Inward Linguis Cheques	12,000.00 Free 4,000.00 5,000.00 4% 0.25% cap of 10,000	Equivalnet Equivalnet 2% Equivalnet	3,000.00 4,500.00 N/A	Equivalent Equivalent Equivalent Equivalent N/A	3,000.00 3,000.00 4,500.00 N/A	Equivale Equivale Equivale Equivale N N
Foreign Debt Registration Standing Order To other banks To other banks (EFT)	12,000.00 Free 4,000.00 5,000.00 0.25% cap of 10,000	Equivalnet Equivalnet 2% Equivalnet	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges	Equivalent Equivalent Equivalent Equivalent N/A N/A ss charges	15,000.00 Free 3,000.00 4,500.00 N/A N/A	Equivale Equivale Equivale N N
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Wilhing to banks (EFT) Wilhing to banks (EFT)	12,000.00 Free 4,000.00 5,000.00 0.25% cap of 10,000	Equivalnet Equivalnet 2% Equivalnet	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges	Equivalent Equivalent Equivalent Equivalent N/A N/A ss charges	15,000.00 Free 3,000.00 4,500.00 N/A N/A 15,000.00	Equivale Equivale Equivale N N
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Wilhing to banks (EFT) Wilhing to banks (EFT)	12,000.00 Free 4,000.00 5,000.00 0.25% cap of 10,000 15,000.00 15,000.00 4,500.00 6000.00 30,000.00	Equivalnet 2% Equivalnet 2 Equivalnet Equivalent 5.00 5.00 Equivalent	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges 4500.00 6,000.00	Equivalent Equivalent Equivalent Equivalent Equivalent A/A N/A ss charges 5.00 5.00 N/A	15,000.00 3,000.00 4,500.00 N/A N/A 15,000.00 5,000.00 6,500.00	Equivale Equivale Equivale 15.
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Wilhing to banks (EFT) Wilhing to banks (EFT)	12,000.00 Free 4,000.00 5,000.00 0.25% cap of 10,000 15,000.00 15,000.00 4,500.00 6000.00 30,000.00	Equivalnet Equivalnet Equivalnet Equivalnet Equivalent 5,00 5,00 Equivalent Nill Equivalent	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges	Equivalent Equivalent Equivalent Equivalent Equivalent A/A N/A ss charges 5.00 5.00 N/A	15,000.00 15,000.00 1,500.00 N/A N/A 15,000.00 5,000.00 5,000.00	Equivale Equivale Equivale 15.
Foreign Debt Registration Standing Order To other banks To other banks (EFT)	12,000.00 Free 4,000.00 5,000.00 0.25% cap of 10,000	Equivalnet Equivalnet 2% Equivalnet Equivalent 5,00 5,00 Equivalent Nill Equivalent \$54 via 8web, \$60 without	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges 4500.00 6,000.00	Equivalent Equivalent Equivalent Equivalent Equivalent A/A N/A ss charges 5.00 5.00 N/A	15,000.00 3,000.00 4,500.00 N/A N/A 15,000.00 5,000.00 6,500.00	Equivale Equivale Equivale In N In Significant Signifi
Foreign Debt Registration Standing Order To Other banks To Other banks Wilmin the banks (EFT) Wilmin the banks Weeping annument Theographic Transferse (Transferse 1885) Theographic Transferse (1885) Theographic Transferse (1885) Theographic Transferse (1885)	12,000.00 Free 4,000.00 5,000.00 5,000.00 10,000 115,000.00 115,000.00 instruction 4,500.00 30,000.00 Nill 10,000.00	Equivalnet Equivalnet Equivalnet Equivalnet Equivalent 5.00 Equivalent \$5 4 via Bweb, \$60 (ff forex isn't bought), bought, bought, bought is bought is bought is bought is bought is bought.	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500 + tiss charges 4500.00 6,000.00 N/A	Equivalent Equivalent Equivalent Equivalent N/A N/A N/A sa charges 5,000 N/A N/A S 54 via Bweb, 90 (without Bweb) forex in 120 (If forex in 1	15,000.00 Free 3,000.00 4,500.00 N/A N/A 15,000.00 5,000.00 5,000.00 10,000.00 Equivalent	Equivale Equivale Equivale N
Foreign Debt Registration Standing Order To Other banks To Other banks (EFT) Within the bank Within the Ban	12,000.00 Free 4,000.00 5,000.40 5,000.40 5,000.40 12,000.00 110,0	Equivalnet Equivalnet 2% Equivalnet Equivalent 5.00 Equivalent S.00 Equivalent	12,000.00 Free 5,000.00 4,000.00 N/A 1,000.00 N/A 4,500+tiss charges 4500.00 6,000.00 Equivalent	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent	15,000.00 S,000.00 S,000.00 NJA NJA 15,000.00 S,000.00 S,000.00 S,000.00 S,000.00 S,000.00 Equivalent Equivalent	Equivale Equivale Equivale Equivale 15. 15. 5. 7. Equivale 10. 10. \$ 54 via Bweb, 60 (without Bwe 5 taught) \$ 1 (if forex is bought) \$ 1 (if forex is bought) \$ 1
Foreign Debt Registration Standing Order To Other banks To Other banks (EFT) Within the bank Within the Ban	12,000.00 Free 4,000.00 5,000.40 5,000.40 5,000.40 12,000.00 110,0	Equivalnet Equivalnet 2% Equivalnet Equivalent 5.00 Equivalent S.00 Equivalent	12,000.00 Free 3,000.00 4,000.00 4,000.00 1,000.00 1,000.00 4,000.00 6,000.00 N/A N/A 12,000.00 Equivalent Equivalent	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent	15,000.00 S,000.00 S,000.00 NJA NJA 15,000.00 S,000.00 S,000.00 S,000.00 S,000.00 S,000.00 Equivalent	Equivale Equivale Equivale Equivale 15.1 15.1 5.5 Equivale 10.0 \$ 54 via Bweb, 80 (without Bwe bought) \$ 1 (if forex is bought)
Foreign Debt Registration Standing Order To other banks To other banks (EFT) William The Danks (The Danks	19,000,00 1900 1900 1900 1900 1900 1900	Equivalent Equivalent 2% Equivalent Equivalent 5.00 Equivalent S.00 Equivalent Without S.00 Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent 15.00 per transaction	12,000.00 Free 3,000.00 4,000.00 4,000.00 1,000.00 1,000.00 4,000.00 6,000.00 N/A N/A 12,000.00 Equivalent Equivalent	Equivalent Equivalent Equivalent Equivalent N/A N/A N/A sa charges 5,000 N/A N/A S 54 via Bweb, 90 (without Bweb) forex in 120 (If forex in 1	15,000.00 Free 3,000.00 4,500.00 15,000.00 15,000.00 5,000.00 5,000.00 10,000.00 Equivalent Equivalent 17,000.00 per transaction	Equivale Equivale Equivale Equivale 15.7 Figure 10.1 \$ 54 via Sweb. 800 (without Sweb 5 120 (if forex is bough) \$ 1 (if Grex is bough) \$ 1 (if Grex is bough) 15.00 [
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank Wesping arrangement Tread Standing Order (moulficent funds) TISS Charges (mounting transfer) TISS Charges (mounting transfer) Dufward TT- Customer Dufward TT- Customer for Meimbazi, Aggrey, Ilala T Lindunia Dufward TT - Within BOA Group Insard TT - Gengerate Insard TT - Geng	19,000.00 1700 1700 1700 1700 1700 1700 1700 1700 1800 1800 1800 1800 1800 1900 1	Equivalent Equivalent 2% Equivalent Equivalent 5.00 Equivalent S.00 Equivalent Without S.00 Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent 15.00 per transaction	12,000.00 Free 3,000.00 4,500.00 N/A N/A 4,500.00 4,500.00 4,500.00 6,00.00 6,00.00 Equivalent	Equivalent Equivalent Equivalent Equivalent Equivalent N/A N/A N/A so charges 5.00 5.00 5.00 5.00 5.00 5.00 5.00 6.00 6	15,000.00 Free 3,000.00 1,500.00 1,500.00 15,000.00 15,000.00 10,000.00 Equivalent 17,000.00 per transaction (guivalent Equivalent	Equivale Equivale Equivale 15.00 \$5.5 via Sveb. \$5.5 via Sveb. \$5.00 (without three \$1.00 via three \$1
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank Wesping arrangement Tread Standing Order (moulficent funds) TISS Charges (mounting transfer) TISS Charges (mounting transfer) Dufward TT- Customer Dufward TT- Customer for Meimbazi, Aggrey, Ilala T Lindunia Dufward TT - Within BOA Group Insard TT - Gengerate Insard TT - Geng	12,000.00 14,000.00 14,000.00 15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 Equivalent Equivalent Equivalent 24,000.00 per granacion 32,000.00 32,000.00 32,000.00 32,000.00	Equivalent Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent S,00 Equivalent Equivalent Formation Equivalent Equivalent Equivalent Equivalent Formation Equivalent Formation Equivalent Formation Equivalent Toomation Equivalent	12,000,00 Pres 3,000,00 A,500,00 N/A N/A 4,500,01 Equivalent Equivalent 24,000,00 Equivalent Equiv	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent Squivalent Squivalent Squivalent Sandard San	15,000.00 17:00 18:00 18:00 18:00 15:000.00 15:000.00 10:000.00 10:000.00 Equivalent Equivalent 17,000.00 per transaction (quivalent Equivalent 17,000.00 per transaction	Equivale Equivale Equivale 15. 15. 5. 7. 7. 10. 10. \$ 54 via Beet \$ 50 (without the \$ 120 (if forex is bough) \$ 17 (forex is bough) \$ 15. 15. 15. 15. 15. 15. 16.
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank Wesping arrangement Tread Standing Order (moulficent funds) TISS Charges (mounting transfer) TISS Charges (mounting transfer) Dufward TT- Customer Dufward TT- Customer for Meimbazi, Aggrey, Ilala T Lindunia Dufward TT - Within BOA Group Insard TT - Gengerate Insard TT - Geng	12,000.00 14,000.00 14,000.00 15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 Equivalent Equivalent Equivalent 24,000.00 per granacion 32,000.00 32,000.00 32,000.00 32,000.00	Equivalent Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent S,00 Equivalent Equivalent Formation Equivalent Equivalent Equivalent Equivalent Formation Equivalent Formation Equivalent Formation Equivalent Toomation Equivalent	12,000,00 Pres 3,000,00 A,500,00 N/A N/A 4,500,01 Equivalent Equivalent 24,000,00 Equivalent Equiv	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent Squivalent Squivalent Squivalent Sandard San	15,000.00 17:00 18:00 18:00 18:00 15:000.00 15:000.00 10:000.00 10:000.00 Equivalent Equivalent 17,000.00 per transaction (quivalent Equivalent 17,000.00 per transaction	Equivale Equivale Equivale 15. 15. 5. 7. 7. 10. 10. \$ 54 via Beet \$ 50 (without the \$ 120 (if forex is bough) \$ 17 (forex is bough) \$ 15. 15. 15. 15. 15. 15. 16.
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank Wesping arrangement Tread Standing Order (moulficent funds) TISS Charges (mounting transfer) TISS Charges (mounting transfer) Dufward TT- Customer Dufward TT- Customer for Meimbazi, Aggrey, Ilala T Lindunia Dufward TT - Within BOA Group Insard TT - Gengerate Insard TT - Geng	12,000.00 14,000.00 14,000.00 15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 Equivalent Equivalent Equivalent 24,000.00 per granacion 32,000.00 32,000.00 32,000.00 32,000.00	Equivalent Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent S,00 Equivalent Equivalent Formation Equivalent Equivalent Equivalent Equivalent Formation Equivalent Formation Equivalent Formation Equivalent Toomation Equivalent	12,000,00 Pres 3,000,00 A,500,00 N/A N/A 4,500,01 Equivalent Equivalent 24,000,00 Equivalent Equiv	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent Squivalent Squivalent Squivalent Sandard San	15,000.00 17:00 18:00 18:00 18:00 15:000.00 15:000.00 10:000.00 10:000.00 Equivalent Equivalent 17,000.00 per transaction (quivalent Equivalent 17,000.00 per transaction	Equivale Equivale Equivale 15. 15. 5. 7. 7. 10. 10. \$ 54 via Beet \$ 50 (without the \$ 120 (if forex is bough) \$ 17 (forex is bough) \$ 15. 15. 15. 15. 15. 15. 16.
Foreign Debt Registration Standing Order To other banks To	12,000.00 Free 4,005.00 5,006.40 5,006.40 15,000.00 15,	Equivalent Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent S,00 Equivalent Equivalent Formation Equivalent Equivalent Equivalent Equivalent Formation Equivalent Formation Equivalent Formation Equivalent Toomation Equivalent	12,000,00 Pres 3,000,00 4,500,00 N/A N/A 4,500,00 6,500,00 N/A 12,000,00 Equivalent Equivalent 24,000,00 Equivalent Equivalent N/A	Equivalent Equivalent Equivalent Equivalent Equivalent Squivalent Squivalent Squivalent Squivalent Sandard San	15,000.00 17:00 18:00 18:00 18:00 15:000.00 15:000.00 10:000.00 10:000.00 Equivalent Equivalent 17,000.00 per transaction (quivalent Equivalent 17,000.00 per transaction	Equivale Equivale Equivale 15. 15. 5. 7. 7. 10. 10. \$ 54 via Beet \$ 50 (without the \$ 120 (if forex is bough) \$ 17 (forex is bough) \$ 15. 15. 15. 15. 15. 15. 16.
Foreign Debt Registration Standing Order To other banks To	19,000.00 1700.00 1700.00 1800.00 18,000.00 18,000.00 18,000.00 18,000.00 19,000.00 Equivalent Equivalent 24,000.00 per transaction 24,000.00 pe	Equivalent [Equivalent 2% Equivalent Equivalent Equivalent Equivalent \$.00 Equivalent	12,000,00 Pres 3,000,00 A,500,00 N/A N/A 4,500,01 Equivalent Equivalent 24,000,00 Equivalent Equiv	Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Social Socia	15,000.00 per 15,000.00 per 15,000.00 per 15,000.00 per 17,000.00 per 17	Equivale Equivale Equivale 15.0 5.5 Equivale 5.5 via Baveb. 60 (without thee 60 (without thee 15.00
Foreign Debt Registration Standing Order To other banks To	12,000.00 14,000.00 14,000.00 18,000.00 18,000.00 18,000.00 10,000.00 Equivalent Equivalent 24,000.00 per transaction 22,000.00 10,0	Equivalent Equivalent \$ 5.00 Equivalent \$ 5.00 Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent \$ 5.60 Boxes \$ 60 Equivalent Equivalent Equivalent 15.00 Equivalent 15.00 per 15.	12,000,00 A500,00 A500,00 A500,00 A500,00 A500,00 A500,00 Equivalent Equivalent Equivalent S4,000,00 Equivalent A500,00 24,000,00 24,000,00 24,000,00 24,000,00 24,000,00 24,000,00 25,000,00 20,000,00 20,000,00 20,000,00	Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Solut So	15,000.00 17698 3000.00 17698 3000.00 17698 15,000.00 15,000.00 16,000.00 17,000.00 17,000.00 17,000.00 17,000.00 17,000.00 17,000.00 17,000.00 18,000.00 17,000.00 17,000.00 18,000.00 17,000.00 17,000.00 18,000.00 18,000.00 19	Equivale Equivale Equivale 15.0 15.0 Equivale \$ 25 via Bareb. \$ 120 (If fores is bought of the second of th
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank (EFT) Within the County (EFT) Within	12,000.00 From 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 Equivalent Equivalent Equivalent 24,000.00 30,000.00 Name of the control of the	Equivalent [Equivalent 2% Equivalent Equivalent Equivalent Equivalent \$.00 Equivalent	12,000,00 Press 3,000,00 4,000,00 1,000,00 1,000,00 1,000,00 12,000,00 Equivalent Equivalent Equivalent Equivalent Fransaction Equivalent	Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Equivalent Social Socia	15,000.00 per 15,000.00 per 15,000.00 per 15,000.00 per 17,000.00 per 17	Equivale Equivale Equivale 15.0 15.0 Equivale \$ 25 via Bareb. \$ 120 (If fores is bought of the second of th
Foreign Debt Registration Standing Order To other banks To other banks (EFT) Within the bank (EFT) Within the County (EFT) Within the County (EFT) Dufward TT- Customer Dufward TT- Within BOA Group Toward TT- Within BOA Group Toward TT- Endindual WIT Charges (Eft) and 14-2, 26-3 Search Lees (EFT)	12,000.00 From 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 Equivalent Equivalent Equivalent 24,000.00 30,000.00 Name of the control of the	Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent 5,00 Equivalent 6,00 Equivalent 16,00 Equivalent	12,000,00 A500,00 A500,00 A500,00 A500,00 A500,00 Equivalent Equivalent Equivalent S4,000,00 Equivalent A500,00 24,000,00 24,000,00 24,000,00 24,000,00 20,000,00 20,000,00 20,000,00	Equivalent Equivalent Equivalent Equivalent Solution N/A Solution	15,000.00 1705 1705 1705 1705 1705 1705 1705 17	Equivale 5 over the control of the
Foreign Debt Registration Standing Order To other banks To	12,000.00 1700.00 1700.00 1700.00 1800.00 18,000.00 18,000.00 18,000.00 18,000.00 19,000.00 10,000.00	Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent 5,00 Equivalent \$ 5,00 Equivalent	12,000,00 Press Free 3,000,00 A,000,00 A,000,00 A,000,00 A,000,00 B,000,00	Equivalent Equivalent Equivalent Solution Soluti	15,000.00 1700	Sourcest Sou
Foreign Debt Registration Standing Order To other banks To	12,000.00 1700.00 1700.00 1800.00 18,000.00 18,000.00 10,000.00 Equivalent Equivalent 24,000.00 per transaction 23,000.00 19,000.00 10,000.00	Equivalent Equivalent 5,000 Equivalent 5,000 Equivalent 5,000 Equivalent 5,000 Equivalent 6,000 Equivalent 6,000 Equivalent 6,000 Fill Equivalent	12,000,00 A500,00 A500,00 A500,00 A500,00 A500,00 Equivalent Equivalent Equivalent S4,000,00 Equivalent A500,00 24,000,00 24,000,00 24,000,00 24,000,00 20,000,00 20,000,00 20,000,00	Equivalent Set of the Control of the	15,000.00 16769 17699 17699 17699 17699 17699 17699 17690 17	Sourcest Sou
Foreign Debt Registration Blanding Order To other banks To other	12,000.00 1700.00 1700.00 1700.00 1800.00 18,000.00 18,000.00 18,000.00 18,000.00 19,000.00 10,000.00	Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent 5,00 Equivalent 6,00 Equivalent 16,00 Equivalent	12,000,00 Press Free 3,000,00 A,000,00 A,000,00 A,000,00 A,000,00 B,000,00	Equivalent Equivalent Equivalent Equivalent Solution N/A Solution	15,000.00 per 17,000.00 per 17	Equivalent State of the Control of t
Foreign Debt Registration Standing Order To other banks To	### 19,000.00 #### 19,000.00 #### 19,000.00 #### 19,000.00 #### 19,000.00 #### 19,000.00 #### 19,000.00 #### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ##### 19,000.00 ###### 19,000.00 ###############################	Equivalent Equivalent \$ 5,00 Equivalent Equivale	12,000,00 Free 3,000,00 A,000,00 A,000,00 A,000,00 A,000,00 Equivalent Equiva	Equivalent State of the Control of t	15,000.00 17000 17	Equivalent State of the Control of t
Foreign Debt Registration Standing Order To Other banks To Other	12,000.00 14,000.00 16,000.00 16,000.00 16,000.00 16,000.00 16,000.00 17,000.00 Equivalent Equivalent 24,000.00 per page 18,000.00 19,000.00	Equivalent (5.00 of the control of t	12,000,00 Press Free 3,000,00 A,000,00 A,000,00 A,000,00 B,000,00	Equivalent (Figure and Control of	15,000.00 17699 3000.00 17699 3000.00 1800.00	Equivale Equivale Equivale 15.0 15.0 5.4 10.0 1
Foreign Debt Registration Standing Order To other banks To other	19,000.00 1700.00 1800.00 18,000.00 18,000.00 18,000.00 19,000.00 Equivalent Equivalent 24,000.00 per 25,000.00 National per 24,000.00 per 25,000.00 National per 24,000.00 per 25,000.00 National per 26,000.00 National per 26,000.00	Equivalent Equivalent 5,00 Equivalent 5,00 Equivalent 5,00 Equivalent 6,00 Equivalent 6,00 Equivalent 6,00 Equivalent 6,00 Equivalent 6,00 Equivalent 8,00 Equivalent 16,00 Equivalent 16,00 Equivalent 16,00 Equivalent 16,00 Equivalent	12,000,00 Press 3,000,00 N/A 1,500 + tiss charges 4,500,00 R/A 1,500 + tiss charges 1,500,00 R/A 1	Equivalent 15.00 15.0	15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 15,000.00 16,000.00 17,000.00 17,000.00 18,000	Sourcest Sou
Foreign Debt Registration Standing Order To Other banks To Other	12,000.00 14,000.00 16,000.00 16,000.00 16,000.00 16,000.00 16,000.00 17,000.00 Equivalent Equivalent 24,000.00 per page 18,000.00 19,000.00	Equivalent Equivalent 5.00 Equivalent	12,000,00 Press Free 3,000,00 A,000,00 A,000,00 A,000,00 B,000,00	Equivalent (Figure and Control of	15,000.00 16,000.00 17,000.00 18,000.00 15,000.00 15,000.00 10,000	Equivalent Services S

Letters of Credit mport LC:						
Transfer	Equivalent	40.00 30% Min 200	N/A	N/A	N/A N/A	N//
ranster i, Opening L/C			Equivalent	PQ min 200 5% min 200	N/A N/A N/A	N//
o, Opening L/C o. Confirmation C. Amendments (simple amendment)	Equivalent Equivalent Equivalent	6 pq min 200 75% min 200 80.00 flat fee 60.00 0,01%	Equivalent Equivalent Equivalent	5% min 200 60,00	N/A N/A	N// N// N// N// N// N//
J. Amendments (simple amendment) J. Swift charges J. L/C acceptance	Equivalent Equivalent	60,00	Equivalent Equivalent	60,00 N/A	N/A N/A	N//
. Extension commission Tenor	Equivalent	0.75% min 200 0.75% min 200 on extended	Equivalent	5% min 200	N/A	N//
		0.75% min	Equivalent	70 11111 2.00	1401	- 110
p. Extension Commission amount	Equivalent	extended				
. L/C Settlement commission	N/A	amount N/A	Equivalent	5% min 200 N/A	N/A N/A	N//
n. L/C Settlement commission L/C Cancellation Cancellation of draft L/C	Equivalent Equivalent	120.00 60 Flat fee	Equivalent Equivalent Equivalent Equivalent	5% min 200 N/A N/A N/A	N/A N/A N/A	N// N// N//
Cancellation of draft L/C Export LC: Payment Chaser 1, Pre - advice	Equivalent	50.00	Equivalent	N/A	N/A	N//
, Pre - advice	Equivalent	42,00 0.3% min	Equivalent	0.3% min	N/A	N//
, Advising commission - Customer	Equivalent	200 max 350	Equivalent	200 max	N/A	N//
, Advising commission - Customer		300	Equivalent	350 0,3% min	N/A	N//
, Advising commission - To other banks	Equivalent	350.00 1,2% min	Equivalent	200 max 350	N/A	N//
I. Confrimation charge - unsecured	Equivalent	300 per atr	Equivalent	min 300 pq	N/A	N//
, Confrimation Charge - secured	Equivalent	0.6% min 300 per qtr	Equivalent	min 300 pg	N/A	N/A
Document verification Negotiation Charge	Equivalent Equivalent	150.00	Equivalent	min 300 pq 150 N/A	N/A N/A N/A	N/s N/s N/s
Discrepancy fees	Equivalent Equivalent Equivalent Equivalent	0.6% min 300 per qtr 150.00 1.6% min 200 120.00 30.00 70.00 0.3% min 200 max 350 350.00	Equivalent	N/A N/A N/A 70.00 0.3% min 200 max 300 0.00 flat fee	N/A N/A N/A	N/2 N/2 N/2
, Confrimation Charge - secured Document verification , Negotiation Charge , Discrepancy fees Postage Courier charges	Equivalent	70.00	Equivalent	70.00	N/A	N/s
	Equivalent	200 max		200 max		
Extension / increase - customer Extension/ increase - To other banks	Equivalent	350.00	Equivalent Equivalent	300 3.00 flat fee	N/A N/A	N/ N/
Bills for collection Occument Collection:						
		0.6% min		0.6% min		
. Outward commission	Equivalent	200 max 350 + 70 courier fee	Equivalent	0.6% min 200 max 350 +70 courier fee		
		courier fee 0.6% min		courier fee 0.6% min	N/A	N/A
. Inward commission	Equivalent	200 max	Equivalent	200 max		
Clean Bills for Collection:		350		350	N/A	N/
Immediate value on foreign cheque (negotiation)	Equivalent	2.5% min 40+ courier	Equivalent	90+70 courier		
, modern votes on the state of	Equitation	charges	Edentedon	charge	N/A	N/
Inward commission	Equivalent	120.00	Equivalent	0.6% min 200 max 350+70		
. Inward commission	Edulvatent	120.00	Eduivalent	350+70 courier fee		
				0.69/, min	N/A	N/
. Outward commission	Equivalent	0.6% min 100 max 250	Equivalent	200 max 350+70 courier fee		
		250		courier fee	N/A	N/
		90+70		96 (courier		
. Foreign cheque collection	Equivalent	90+70 Courier charge	Equivalent	96 (courier charge inclusive)	bu a	NV
valisation commission	0.50%	Equivalent Equivalent	N/A	N/A	N/A N/A	N/ N/
Avalisation commission Bill Discounting Bonds and Gurantees	0.6% plus Swift		NUA	N/A	NA	IN/
Shipping guarantee	Equivalent	240.00	Equivalent	0,6% 60 Swift	N/A	N/
ash Covered	0.6% per qtr min 100,000,00	Equivalent	Equivalent	Secured 1% unsecured	N/A	N/A
vithout cash cover	3% per qtr min 100,000.00	Equivalent	Equivalent	unsecured 2%	N/A	N/A
			Unsecured 3,6%:	Unsecured 3.6%;		
Bid bonds-local	Unsecured 3.6%.	Equivalent	secured 2.5%; cash	secured 3%; 3%		
	Unsecured 3.6%, Secured 3%, cash covered 1%		covered 0.6%	3%; 3% cash cover	N/A	
	COVERED 178		Secured 3%; full			
Performance bonds - Local	Secured 3%: Full					N/
		Equivalent	cash cover	Equivalent		
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EDITORIALS.OPINION

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WEDNESDAY 31 JULY 2019

Taking A New Look At The News ESTABLISHED IN 1995

SADC's commitment to supporting persons with albinism praiseworthy

congenital absence of any pigmentation or coloration Lin a person, animal or plant, resulting in white hair, feathers, scales and skin and pink eyes in mammals, birds, reptiles, amphibians and fish and other small invertebrates as well. Varied use and interpretation of the terms mean that written reports of albinistic animals can be difficult to

Albinism can reduce the survivability of an animal; for example, it has been suggested that albino alligators have an average survival span of only 24 hours due to the lack of protection from UV and their lack of camouflage to avoid predators. Albino animals have characteristic pink or red eyes because the lack of pigment in the iris allows the blood vessels of the retina to be visible. Familiar albino animals include inbred strains of laboratory animals (rats, mice and rabbits), but populations of naturally occurring albino animals exist in the wild, e.g. Mexican cave tetra. Albinism is a well-recognized phenomenon in molluscs, both in the shell and in the soft parts.

It has been claimed by some, e.g.[3] that "albinism" can occur for a number of reasons aside from inheritance, including genetic mutations, diet, living conditions, age, disease, or injury. However, this is contrary to definitions where the condition is inherited.

In plants, albinism is characterised by partial or complete loss of chlorophyll pigments and incomplete differentiation of chloroplast membranes. Albinism in plants interferes with photosynthesis, which can reduce survivability. Some plant variations may have white flowers or other parts. However, these plants are not totally devoid of chlorophyll. Terms

the associated with this phenomenon are "hypochromia" and "albiflora".

In the same vein, the Southern African Development Community (SADC) has reiterated its unwavering commitment to stand in solidarity with persons with albinism around the world.

"We recognise that persons with albinism continue to face violations of their human rights in various forms, ranging from stigma and discrimination, low access to health and education services, as well as, social and political exclusion. It is for this reason that SADC continues to condemn, in the strongest terms, all forms of violations and abuse against persons living with Albinism", said SADC Executive Secretary, Dr Stergomena Lawrence Tax in her message on International Albinism Awareness Day 2019.

She said: "SADC applaud the courageous spirit that people with albinism have demonstrated in the face of numerous challenges. We note, with contentment that, despite the numerous challenges that persons with albinism face, they have remained positive and are still standing strong.

The United Nations gave this year's event a theme-"Still Standing Strong" was chosen to recognize, celebrate and stand in solidarity with persons with Albinism around the world, and to support their cause, from their accomplishments and positive practices to the promotion and protection of their human rights.

The Executive Secretary said that SADC joins the call for the continued need to educate the public on issues affecting people with albinism, to mobilize political will, address the problems they face, and celebrate and reinforce achievements of humanity.

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO **Circulation Manager: EMMANUEL LYIMO**

Newsdesk

News Editor: LUSEKELO PHILEMON 0757154767 General line: 0745700710 E-mail: guardian@guardian.co.tz

Advertising

Manager Sales and Marketing: KAUTHAR DSOUZA 0767223311 E-mails: advertise@guardian.co.tz

Website: www.ippmedia.com epaper.ippmedia.com



America's Liberia in the 21st Century

By Lekpele M. Nyamalon

was at the Liberia National Museum on Friday 28 June 2019, when US Assistant Secretary of State for Educational and Cultural Affairs, Marie Royce, donated to the Liberia National Museum original copies of official documents establishing diplomatic relations between the United States of America and Liberia in 1862, along with Liberia's ratification. She also donated copies of books by Liberian Authors-including copies of my book, 'Scary Dreams'.

That singular gesture is a historic feat that symbolizes the inking of 157 years of friendship between 'Uncle Sam' -- a euphemism for the United States and Liberia. It is a testament of the reminder of friendship of one of Liberia's most venerated allies.

But, this is a daring tale of trials, triumphs and tests. America's relationship with Liberia dates beyond the shadows, far beyond the cameras of 1862. It is a grunting story of freed Black Americans being repatriated to the shores of Africa in search of a home to live and build and, perhaps, be free to exist. It is a tale of one of history's gruesome presents that unveils itself in bits and pieces over time.

Liberia's story began with the American Colonization Society - a 'philanthropic' body set-up with the intention of repatriating freed blacks to a land in Africa. Liberia became the 'suitable' spot to bring freed black slaves home to create a new nation. In 1822, the nation Liberia -- 'land of the free' -- was birthed.

Liberia gained her 'Independence' from the American Colonization Society in 1847 and became the first democracy in all of Africa. Although America had not colonized Liberia, Liberia was considered a de-facto American colony.

All of Liberia's first Presidents were direct immigrants from America with credible rumors of having parental ties to some powerful U.S. slave owners. Only Liberia's 11th President Hilary Richard-Wright Johnson was born in Liberia and considered the first true 'son of the soil'.

Strangely, it would take the United States some fifteen years (15) after Liberia's Independence to officially recognize Liberia's Independence in 1862; interestingly, during the American Civil War.

Historians have greeted this move with mixed reactions and sought to explain it as either a parental refusal to let her child walk out officially or looking the other way until it was safer to give the nod.



named after U.S. President Thomas Buchanan.

One of Liberia's counties,- 'Maryland', was a small American colony in Africa that officially joined Liberia in 1857. Maryland is a costal county that was founded by former slaves from the United States' state of Maryland. Maryland in Africa was under the auspices of the Maryland State

From the get-go, Liberia had had all the inklings of an offshoot of 'black America' or America's heart sitting in Africa. Liberia's oldest and longest concessionaire, the Firestone Plantations Company, is an American tire and rubber Company, named after U.S. businessman, Harvey S. Firestone, and was at one time the world's largest

But, the American-Liberian journey had been a tale of trials, triumphs and tests. Liberian politicians and presidents have trooped to Washington for a stamp of approval and recognition to lead. Liberia's biggest diplomatic mission is its mission to Washington. Many Liberian protesters would take official statements to the US Embassy near Monrovia to read as the place of last resort to seek diplomatic intervention. There's a viral picture of dead civilians deposited at the entrance of the US Embassy near Monrovia, during the heat of the civil war to draw Washington's attention to

Washington for political validation of deployed a preference for arms-length

sustainable investment in Liberia has come under scrutiny by some members of Liberia's intelligentsia. U.S. President Barack Obama's investment in the Young African Leadership Initiative is perhaps the greatest investment of the United States to Africa- it targets sustainability of the mind. Since the inception of the fellowship in 2014, many young African leaders, myself included, have benefited and are making tremendous strides across the Continent.

When the first Liberian civil war began in 1989, many Liberians looked to America to put a halt to the looming destruction. America lost a glorious opportunity to intervene in Liberia during the civil war of 1989. By 1990, the war was closing in on Monrovia and even a phone-call from Washington was believed to have stopped the war in its tracks.

A watch and see approach by Washington left a nation badly bruised with some 250,000 civilians dead, scores of traumatized child soldiers, destruction of property and the collapse of everything that got built from 1847. Several declassified information quotes key US actors at the Bureau of African Affairs at the US Department of state as having 'deep regrets' over their approach to Liberia

In the article, 'Liberia: A Casualty of the Cold War's End,' by Reed Kramer, managing editor of Africa News Service, who covered Africa and U.S.-Africa policy for more than two decades, Herman J. Cohen, assistant secretary of state for African affairs in the Bush administration is quoted as saying, "We missed an opportunity in Liberia". Cohen goes on in an exit interview (CSIS Africa Notes, Number 147, April 1993): "We did not intervene

either militarily or diplomatically." According to Kramer, Washington

diplomacy with U.S. involvement limited largely to the protection of American lives and the provision of emergency aid. There was relatively little or no pressure or any sort of forceful diplomatic engagement one would see from a superpower. Despite reports of atrocities on both sides of the fighting forces, with members of the death squad of the Armed Forces of Liberia breaking into the St. Peter's Lutheran Church killing men, women and children in cold blood and reports of fighters disemboweling civilians, the Administration of President George H. W. Bush did not lift a finger.

Take, for example, the case of Ivory Coast when France moved in to help avert a brewing chaos when a postelection dispute had turned violent and President Laurent Gbagbo was arrested and whisked to the ICC.

During the second Liberian civil war in 2003, President George W. Bush's statement to President Charles Taylor to leave was enough to get Charles Taylor out of Liberia and trigger an International Peace keeping mission -- one of the largest in the world. The second Bush, perhaps, took a chance and saw the power of Uncle Sam's

After the end of the Liberian civil war, impunity continues to abound with former warlords roaming the corridors of power, threatening the peace and holding the gate of Liberia's democracy hostage. America has made tremendous investment in Liberia's recovery process -- all of which could become a mirage if those who bear the greatest responsibility for the Liberian civil war are not brought to answer for their roles in the pillage and destruction of Liberia.

America's Liberia relationship is a story of a Liberian adage of a family tree that bends but not easily broken. So, the US could intervene in ensuring that impunity doesn't thrive in Liberia. The Civil war ended with its scars looming across the nation. Ex-warlords continue to occupy seats and influence politics in Liberia. America's position on the establishment of a war and economic crimes court would help to cement trust and friendship of an age-old relationship of America's heart in Africa that got cemented in 1862. And, 157 years after would be the recementing of that story of trials, tests and, possibly, triumph.

Lekpele M. Nyamalon is a Poet, Writer, Advocate, Inspirational Speaker, OSIWA Poetry fellow and a Mandela Washington Fellow. He is a child survivor of conflict in Liberia and the Author of the Book: 'Scary Dreams', An Anthology of the Liberian Civil War.

Why such rampant destruction of forests - a resource vital for sustainable growth?

percent) or sure (in square kilometers/square miles) land area that is covered by forests or the forest canopy or open woodland. Forest cover is one category of terrestrial land cover. Land cover is the observed physical features, both natural and manmade, that occupy the earth's immediate surface.

Global forest cover, however crucial for soil health, the water cycle, climate and air quality it is, is severely threatened by deforestation everywhere, as a direct consequence of agriculture, logging, and mining all of which can be attributed to human overpopulation. Forest cover can be increased by reforestation and afforestation efforts, but loss of oldgrowth forests is irreversible in terms of its ecological services.

Since the onset of agriculture (about 12,000 years ago), the number of trees worldwide has dropped by 46 per cent, according to one research published in 2018. Global forest cover now has been estimated to be just 30 per cent or 40 million square kilometres.

FORESTRY experts from East African region are meeting this week in Dar es Salaam to develop the region's capability to monitor changes in forest cover and land use.

The six-day Remote Sensing Survey Workshop for East African countries is being organized by the Food and Agriculture Organization of the United Nations (FAO) as part of the ongoing Global Forest Resources Assessment 2020 (FRA 2020).

The workshop is expected to develop regional capacities in the utilization of the participatory FRA 2020 Remote Sensing methodology. Participants will be trained in visual image interpretation, and each of them will collect data for at least 250 Remote Sensing Survey samples within their territory.

Speaking at the opening ceremony,

OREST cover in general Valeria Contessa, Geospatial specialist refers to the relative (in at FAO, said, "The recent rapid development of affordable cloudbased solutions for storing, accessing and analyzing remote sensing data and products have drastically facilitated remote sensing based assessments even in developing countries with low technical capacity and computing infrastructure".

> "It also comes at a time when these solutions can play an important role in improving the national, regional and global data bases on forest and land resources as well as their changes and facilitate monitoring progress towards several SDGs," Valeria added.

> The data collection will be carried out using Collect Earth Online tool developed in collaboration with NASA and Google and tailored for FRA 2020 Remote Sensing Survey purposes.

> The Global Forest Resources Assessment FRA 2020 Remote Sensing Survey Workshop for East African countries is one of the approximately 30 workshops organized by the Food and Agriculture Organization of the United Nations in collaboration with its partners, which will train, in total, about 600 country experts in remote sensing and visual interpretation of

> satellite imagery. FAO Global Forest Resources Assessment (FRA) is a country driven process of collection and analysis of official national statistics on forest resources for all the countries and territories of the world. The FRA data are gathered through a global network of officially nominated National Correspondents.

> Combining their knowledge of forest resources in their countries with data from remote sensing and other sources, allows FAO to provide a global dataset of information on over sixty variables covering all aspects of sustainable forest management. This information can be used to draw up recommendations for governments, civil society and the private sector.

tremendous -- from culture, language accent, names, street layout, etc. A typical 1979 broad street in Monrovia looked like somewhere down town New York. There are towns in Liberia with names such as Louisiana, Virginia, and Mississippi. Liberia's Capital, 'Monrovia' was named after US President James Monroe. Liberia's second largest City, 'Buchanan', was

Colonization Society.

rubber plantation.

The average Liberian looks to





INVITATION FOR EXPRESSION OF INTEREST (EOI) FOR THE IMPLEMENTATION OF ENTERPRISE DATA WAREHOUSE AND **BUSINESS INTELLIGENCE SOLUTION**

- 1 CRDB Bank Plc is an African bank and leading financial service provider in Tanzania with current presence in Tanzania and Burundi, East Africa. The Bank was established in 1996 and was listed on the Dar-es-salaam stock Exchange (DSE) IN June 2019.
- 2 CRDB Bank PLC is keen on embarking on a Data Analytics journey to gain an advantage over its competitors in terms of innovation, products time to market, user delight and cost of service. Current modality of data processing has main focus on reporting needs and captures data for end of day reports/credit debits/assets liabilities etc. This approach has a disadvantage of missing important insights / patterns from data. In this regard, the Bank has set aside funds for its operations towards its CAPEX and it is intended that part of these fund will be applied for the implementation of this project.
- 3 CRDB Bank PLC is now inviting Sealed Tenders from all eligible, competent and experienced firms to apply for the Expression of Interest for the implementation of Enterprise Data Warehouse and Business Intelligence Solution. Below are the high level requirements for the expected solution:
- Data Warehouse, Data Integration, Data Marts and Data Stores
- Use case driven and scalable Data Warehouse · Data Visualization and Data Modelling
- Data Archival and backup Sandboxes for innovation, research and development purpose
- Ensuring Data Quality & Data Reconciliation
- Data Governance including Data Dictionary and Data Lineage
- Business Intelligence Tools, real time reporting, analytics and self-service (query generator)
- Compliance to Global standards and CRDB Bank PLC Internal policies
- · Framework for regulatory reporting
- · Data protection, Data security, Data privacy
- Real time Data ingestion with spontaneous reconciliation Log Storage/Archive
- In your EOI Proposal, the following items must be included for each proposed option: -

- The Specifications for PROD, DEV, UAT and DR environments · Architecture Diagram
- · Process/Data Flow Diagram
- Proposed software specification and features of each software product · Any other relevant artefacts
- Cost model (How the licensing will be done) Implementation Team structure (without actual profiles)
- Performance benchmark
- · Tentative Project Timeline

Critical Functional Requirements

- There should be no limitation on the type, format and size of data ingested. GUI based framework to configure sources to DWH.
- Ingestion subsystem should allow configuring ingestion processes from single / multiple source system, single / multiple files, single / multiple operational input files.
- Tools used for Data Ingestion should be platform and database independent and should be compatible to ingest and replicate data on parallel processing.
- Data sanity checks, automated reject processing, validations and reconciliation of data should be available as part of data ingestion solution to ensure the integrity of data.
- ETL jobs should have checkpoints, resumed capabilities and parallel read and write
- Ingestion subsystem should generate audit and diagnostic logs An alerting report and monitoring utility should be available as part of the solution.
- Trigger mechanisms in identifying any structural changes at source/change data capture capabilities.

- Trigger mechanisms in identifying any structural changes at source/change data capture capabilities.
- Proposed solution should be able to capture Metadata changes at source level completely.
- Solution should be able to handle DDL change without manual reorg/runstat. The solution must be platform independent.

Audit and Log Management

Business Intelligence Tool

Analytical Capabilities

Data Encryption

Data Masking

The proposed solution should further ensure the following are

- considered without failure: -
- Data Processing Framework Data Visualization Disaster Recovery
- Data Archival and Backup
- Monitoring and Dashboards
- Data Governance
- Security and Compliance
 Authentication and Identity Management
- 4 Tendering will be conducted according to CRDB Bank Plc Procurement Policies and Procedures. Only shortlisted Vendors will be eligible for invitation the Request for Proposal (RFP) stage.
- 5 Other selection criteria shall be as follows:

- A. Legal Compliance
 Submission of all registrations from relevant authority
- · Submission of valid business, Certificate of Incorporation or extract from registrar
- Submission of TIN, VAT (for registered), valid Tax clearance certificate
- Current physical location with valid lease agreement

- B. Company capabilities, competence and eligibility
- Show evidence of at least FIVE (5) years' experience in the relevant field

- Submit at least THREE (3) years of latest AUDITED financial statements
- 6 For any clarification you may contact office of the secretary, CRDB Bank Plc Tender Committee, situated at 1st Floor, CRDB Head Office, along Azikiwe Street, Office Accommodation Scheme Building, opposite New Post Office from 08:00am to 16:00hrs Monday to Friday except on public holidays.
- 7 All Tenders in one original, duly filled in, and enclosed in plain envelopes must be delivered to the Tender Box on the 1st Floor, CRDB Head Office, along Azikiwe Street, Office Accommodation Scheme Building, Opposite New Post Office, P. O. Box 268, Dar es Salaam before 1500 hours' local time on 19th August, 2019. All Tenders clearly marked with the appropriated Tender Name and Number should be addressed to the Managing Director, CRDB Bank Pic, P. O. Box 268, Dar es Salaam.
- g. Tenders will be opened in public on the same date at 1500 hours and in the presence of Tenderer's representative who chooses to attend the opening at CRDB Bank Plc Head Office, First Floor DAGS Meeting Room.
- 9 Late Tenders, a portion of Tenders, Electronic Tenders, Tenders not received and not opened and not read out in public at the Tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances. Any application not received, not opened and not read out in public Tender opening ceremony shall not be considered for evaluation irrespective of the circumstances. Telegraph, Telex, Telefax, Email and late bid will be rejected.

The Managing Director CRDB Bank Plc
P. O. Box 268
Dar es Salaam, Tanzania

REPUBLIC OF KENYA



KENYA HIGH COMMISSION IN DAR ES SALAAM, TANZANIA

INVITATION TO SALE OF PROPERTY REFERENCE NO. KHCD/OT/001/02/2019-2020

The Kenya High Commission invites interested buyers on a Property whose details are given below. The bids are required to be addressed and submitted on working days to: The High Commissioner, Kenya High Commission, Dar Es Salaam located at Kaunda Drive/Bongoyo Road Junction, Oysterbay area. The sealed envelope should clearly be marked "Purchase of Property"

S/N	POROPERTY TO BID	OTHER IMPORTANT INFORMATION	PHYSICAL LOCATION OF PROPERTY	DEADLINE SUBMISSION
1.	Single Story Residential Building	Located on Plot No. 689, with Plot size of 1,000 Square Meters.	Mikocheni Medium Density Phase II area, Mawenzi Street	Friday 16 th August 2019 at 16.00 Hours.
	Ballarig		Kinondoni.	

Requirements to Bid.

- 1.Interested bidders may inspect the property after this newspaper advertisement by fixing an appointment between 10.00 am and 2.00 Pm at their own cost.
- 2. The bidders are to register at **Kenya High Commission** offices described above and fill required forms and information.
- 3. The Property Will be sold on the as is where is basis.
- 4. Bids submitted after the set deadline will not be considered in the bidding process.

For:

Kenya High Commision DAR ES SALAAM, TANZANIA



VISIONFUND TANZANIA MICROFINANCE BANK LIMITED

Report of the condition of bank pursuant to section 32(3) of Banking and Financial Institutions Act, 2006

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019 (All amounts in millions of Tanzanian shi

	Quarter Ended 30.06.2019	Quarter Ended 31.03.2019
	TZS	TZS
A. ASSETS		
1 Cash	158	142
2 Balances with Bank of Tanzania	-	-
 Investment in Government securities Balances with other banks and Financial Institutions 	10,104	9,208
5 Cheques and other items for clearing	-	-
6 Inter branch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities for acceptances	-	-
9 Interbank Loans receivables	-	-
10 Investment in other securities11 Loans, advances and overdrafts		-
(Net of allowances for probable lossses)	20,922	22,490
12 Other Assets	2,853	2,669
13 Equity Investments	-	-
14 Underwritting assets	-	-
15 Property,plant and equipment	1,889	1,518
16 TOTAL ASSET	35,925	36,027
B. LIABILITIES		
17 Deposits from other banks and Financial Institutions	-	-
18 Customer deposits	3,628	3,258
19 Cash letters of credit	-	
20 Special Deposits	4,359	4,393
21 Payments orders/transfers payables	-	-
22 Bankers' cheques and and draft issued	-	-
23 Accrued taxes and expenses payable	325	250
24 Acceptances outstanding	-	-
25 Inter branch floating items26 Unearned income and other differed charges	214	- 279
27 Other liabilities	807	1,144
28 Borrowings	1,115	1,672
29 TOTAL LIABILITIES	10,449	10,996
30 NET ASSETS / (LIABILITIES)(16 minus 29)	25,477	25,031
O CHAREHOL BERGLEUNDO		
C. SHAREHOLDERS' FUNDS 31 Paid up share capital	21,200	21,200
32 Capital reserves	12	12
33 Retained earnings	1,307	1,717
34 Profit (Loss) account	331	(9)
35 Others (Regulatory Reserve)	2,627	2,111
36 Minority Interest	-	-,
37 TOTAL SHAREHOLDERS' FUNDS	25,477	25,031
38 Contingent liabilities		
39 Non perform ing loans & advances	1,942	2,295
40 Allowances for probable losses	1,918	2,242
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' funds to total assets	71%	69%
(ii) Non performing loans to total gross loans	8.6%	11.5%
(iii) Gross loans and advances to total deposits	283%	317%
(iv) Loans and advances to total assets	63%	67%
(v) Earning Assets to total assets	69%	73%
(vi) Deposit growth	4.4%	14.9%

(vii) Asset Growth

STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 JUNE 2019 (All amounts in millions of Tanzanian shillings)

		Current Quarter 30.06.2019	Comparative Quarter 30.06.2018	Current Year Commulative 30.06.2019	Comparative Year Comm. 30.06.2018
		TZS	TZS	TZS	TZS
1 2	Interest income Interest expense	3,091 108	2,787 124	6,092 208	6,457 245
3	Net interest income (1 minus 2)	2,983	2,663	5,884	6,212
4 5	Bad debts written off Imparement Losses on loans and advances	- 65	- 120	- (176)	- (551)
6	Non inerest income	476	691	995	1,069
	Foreign currency dealings and translation gain/(loss) Fees and commisions Dividend income	(2) 368	(1) 358	(1) 791	(7) 742
	Other operating income	110	333	205	334
7	Non interest expenses	3,185	3,136	6,373	6,301
	Salaries and Benefits Other operating expenses	1,670 1,515	1,854 1,282	3,334 3,039	3,421 2,880
8	Operating income /(loss) Income tax provisions	340	338	331	429
10	Net income / (loss) after income tax	340	338	331	429
11	Number of employees	349	368	364	368
12	Basic Earning per share	16,024	15,945	16,211	21,053
13	Diluted earning per share	16,024	15,945	16,211	21,053
14 15	Number of branches Number of Business Centre	1 54	1 54	1 54	1 54
(i)	PERFORMANCE INDICATORS Return on average total assets	0.9%	0.9%	0.9%	1.2%
(ii)	Return on ordinary shareholders funds	1.3%	1.4%	1.4%	1.7%
(iii)	Non interest expense to gross income	92%	93%	93%	87%
(iv)	Net Interest income to average earning assets	23%	18%	40%	43%

STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 30 JUNE 2019

	Share capital	Retained earnings	General provision	Others Reserves	Total
Balance at 1 January 2019	21,200	1,513	204	2,123	25,040
Profit for the year		446			446
Other Comprehensive Income			•		
Transaction with Owners					
Dividend Paid					
Regulatory Reserve					
Others	<u> </u>	(522)	(3)	517	(9)
Balance as at 30 JUNE 2019	21,200	1,436	201	2,639	25,477
Balance at 1 January 2018	21,200	2,329	215	2,345	26,089
Profit for the year		(816)	(11)	(222)	(1,050)
Other Comprehensive Income					
Transaction with Owners					
Dividend Paid					
Regulatory Reserve					
Others	<u> </u>		<u> </u>		
Balance at 31 December 2018	21.200	1.513	204	2.123	25.040

Fadhili Msokwa (Ag Chief Executive Officer)	Signed	29-Jul-19
Rogathe Godson (Head of Finance)	Signed	29-Jul-19
Emmanuel Shee (Internal Audit Manager)	Signed	29-Jul-19
We, the undersigned directors, attest to the faithful repre us and, to the best of our knowledge and belief, have been present a true and fair view.		

-0.3%

STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30 JUNE 2019

	Current Quarter 30.06.2019	Quarter Ended 30.03.2019	Current Year Commulative 31.06.2019	Comparative Year Commulative 31.06.2018
	TZS	TZS	TZS	TZS
CASH FLOW FROM OPERATING ACTIVITIES Net income / (Loss)	340	(9)	331	429
Adjustment for Non cash items:				
Impairment / Amortizations	125	176	302	546
Net changes in Loans and advances	1,568	(930)	638	(1,012)
Gain/ Loss on sale of assets	- 007	- 005	4 000	4 000
Net change in Deposits Net change in Short term Negotiable Securities	337	995	1,332	1,030
Net change in other liabilities	(184)	(0)	(185)	(492)
Tax paid	(101)	- (0)	(100)	(102)
Other	(327)	93	(234)	(1,634)
NET CASH PROVIDED / (USED) BY	- 1	-	-	-
OPERATING ACTIVITIES	1,858	325	2,183	(1,132)
CASH FLOW FROM INVESTING ACTIVITIES				
Divident receivable	_	_	_	_
Purchase of Fixed Assets	(496)	(95)	(591)	(388)
Proceed from sale of Fixed Assets/Ioan portifolio	- (100)	-	- (00.7)	
Purchase of Non Dealing Securities	-	-	-	-
Proceed from sale of Non Dealing Securities	-	-	-	-
Others (Tbills/Tbonds)	-	-	-	-
NET CASH PROVIDED / (USED) BY				
INVESTING ACTIVITIES	(496)	(95)	(591)	(388)
CACH ELOW EDOM EN ANGINO ACTIVITIES	-	-	-	-
CASH FLOW FROM FINANCING ACTIVITIES Repayments of Longterm Debt		-	-	
Proceeds from Issuance of Longterm Debt	(557)	_ [[(557)	(36)
Proceeds from Issuance of Share Capital	- (557)	_	(007)	(00)
Payment of cash Dividends	-	-	-	
Net change in Other Borrowings	-	-	-	-
Others	106	0	106	1,941
NET CASH PROVIDED / (USED) BY	(454)	-	- (454)	-
INVESTING ACTIVITIES	(451)	0	(451)	1,905
CASH AND CASH EQUIVALENTS				
Net Increase/(Decrease) in Cash & Cash Equivalent	911	230	1,141	385
Cash & Cash Equivalent at the Beginning of the Quarter	9,350	9,120	9,120	9,428
CASH AND CASH EQUIVALENT AT THE				
END OF THE QUARTER	10,261	9,350	10,261	9,813

FEES AND CHARGES

Group Loans Product			rattieralip rioducta				
	Product	Interest p.m.	VAT Inclusive		Product	Interest	VAT Inclusive Processing Fees
	Todaot	interest p.iii.	Processing Fees	12	Partnership	Negotiable	Negotiable
1	Group Biashara	3% flat	3%				
2	Group Savings Group Loan	3% flat	2.5%	Bank	ing Services Balance Enquiry	n/a	Free
3	Group Jiendeleze	2,5%flat	3,5%	2	Dormancy Fees	n/a	5000 pm
				3	Payments	n/a	Free
ndividual Loans Product 4 Withdrawal n/a 300					300		
	Product Interest Proc. Fee Mobile Banking						
				WOD			
4	Kitita	2.5% flat	2.5%	4	Balance Enquiry	n/a	Free
5	Premium	2% flat	2.5%	5	Payments	n/a	Free
6		Btn 1.17% to 2.5%	4.50(0.50(ь	Withdrawal	n/a	Free
0	Uzalishaji	Declining balance and 1.5% - 2.5%		ring Products			
7	Elimisha	2.5% flat	3.5%		Product	Interest P.A	VAT Inclusive
						Interest F.A	Processing Fees
- in	ulture (Balloon) Loans Product			1	Savings Group Accounts	4%	n/a
				2	Joint Accounts	4%	n/a
	Product	Interest	Proc. Fee	3	Akiba Accounts	4%	n/a
9	Jikomboe	4% flat	5%	4	Watoto Accounts	4%	n/a
10	Jitume	5% flat	5%	5	Bussiness Accounts	4%	n/a
11	Mkombozi	5% flat	5%	6	Fixed Deposit Accounts	Tied to the Amount	n/a
11	IVIKOITIDOZI	3% IIal	3%	7	Conditional Savings	Tied to the Amount	n/a

Name and Title	
Fadhili Msokwa	(Ag Chief Executive Officer
Rogathe Godsor	n (Head of Finance)

Emmanuel Shee (Internal Audit Manager)

<u>Signature</u> Date 29-Jun-19 Signed Signed 29-Jun-19 Signed 29-Jun-19



ADVERTISEMENT

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

20,021

897,389

19,349

903,207



30 JUNE 2019

BARCLAYS BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019					
(Amounts in Millian shillings)					

BARCLAYS BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019 (Amounts in Million shillings)					
A. ASSETS	CURRENT QUARTER 30/06/2019	PREVIOUS QUARTER 31/03/2019			
1. Cash	20,674	22,165			
2. Balances with Bank of Tanzania	102,784	68,305			
3. Investment in Government Securities	151,989	149,798			
4. Balances with other Banks and	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,			
financial Institution s	107,253	155,026			
5. Cheques and items for clearing	743	581			
6. Inter branch Float Items	-	-			
7. Bills negotiated	-	-			
8. Customers' liabilities for acceptances	-	-			
9. Interbank Loans Receivables	-	-			
10. Investment in other Securities	2,000	-			
11. Loans, Advances and Overdrafts					
(Net of allowances for probable losses)	473,090	456,494			
12. Other Assets	25,325	24,998			
13. Equity Investments	-	-			
14. Underwriting accounts	-	<u>-</u>			

B: LIABILITIES	CURRENT QUARTER 30/06/2019	PREVIOUS QUARTER 31/03/2019
17. Deposits from Other Banks		
and financial Institutions	34,530	68,046
18. Customer Deposits	653,535	644,111
19. Cash Letter of Credit	50,643	36,747
20. Special Deposits	-	_
21. Payment orders/Transfers payable	-	-
22.Bankers Cheques and Draft Issued	22	39
23. Accrued Taxes and Expenses Payable	4,668	4,430
24. Acceptances Outstanding	-	-
25. Interbranch Float Items	-	-
26.Unearned income and		
Other deferred charges	3,230	3,388
27. Other liabilities	17,088	16,480
28.Borrowings	21,957	15,103
29.TOTAL LIABILITIES	785,672	788,345

15. Property, Plant and Equipment

16. TOTAL ASSETS

30.NET ASSETS/(LIABILITIES) (16 minus 29)	117,534	109,044	
C.SHAREHOLDERS' FUNDS	CURRENT QUARTER 30/06/2019	PREVIOUS QUARTER 31/03/2019	
31 Paid up share capital 32.Capital Reserves 33. Retained Earnings 34.Profit(Loss) Account 35. Other Capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS	91,012 76 (13,769) 6,595 33,620 -	85,270 76 (13,293) 2,804 34,186 - 109,044	
38. Contingent Liabilities39. Non performing loans & advances40. Allowance for probable losses41. Other non performing assets	129,631 19,929 21,636	154,772 15,859 22,119 -	

41. Other fion performing assets	_	_
D. SELECTED FINANCIAL CONDITION INDICATORS	CURRENT QUARTER 30/06/2019	PREVIOUS QUARTER 31/03/2019
(i) Shareholders Fund to total assets(ii) Non performing loans & advances	13.1%	11.9%
to total gross loan	4.1%	3.3%
(iii) Gross loans advances to total deposits	71.4%	70.7%
(iv) Loans and Advances to total assets	52.5%	49.9%
(v) Earning Assets to Total Assets	81.3%	83.2%
(vi) Deposits Growth	3.4%	1.1%
(vii) Assets growth	3.6%	-0.7%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED
(Amount in million shillings)

(Amount in millio	(Amount in million shillings)		
CURRENT	COMPARATIVE	CURRENT Y	

(Amount in million smillings)				
	CURRENT QUARTER 30/06/2019	COMPARATIVE QUARTER 30/06/2018	CURRENT YEAR CUMULATIVE 30/06/2019	COMPARATIVE YEAR CUMULATIVE 30/06/2018
1. Interest Income	19,545	16,244	37,639	30,990
2. Interest expense	(5,079)	(4,811)	(10,074)	(9,201)
3. Net Interest Income (1 minus 2)	14,467	11,433	27,564	21,789
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(460)	(1,535)	(2,472)	(1,940)
6. Non Interest Income	9,594	11,932	21,871	24,771
6.1 Foreign currency Dealings and				
Translation Gains/(Loss)	4,246	6,784	11,618	15,423
6.2 Fees and Commissions	5,346	5,136	10,204	9,251
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	2	12	50	98
7. Non-Interest Expenses	(18,719)	(17,341)	(38,064)	(34,949)
7.1 Salaries and Benefits	(10,368)	(9,631)	(21,135)	(19,073)
7.2 Fees and Commission	(1,086)	(902)	(2,478)	(1,730)
7.3 Other Operating Expenses	(7,265)	(6,808)	(14,450)	(14,146)
8. Operating Income/(Loss)	4,881	4,488	8,899	9,672
9. Income Tax provision	(1,091)	(189)	(2,304)	(428)
10. 10. Net Income/(Loss) After Income Tax	3,791	4,300	6,595	9,244
11. Other Comprehensive Income (itemize)	-	-	-	-
12. Total Comprehensive Income/(Loss) for the year	3,791	4,300	6,595	9,244
12 Novelean of considering	402	501	402	501
13. Number of employees 14. Basic Earnings Per Share	492 4.2	501 5.0	492 7.2	501 5.0
15. Number of Branches	4.2 15.0	5.0 15.0	7.2 15.0	5.0 15.0
15. Number of Branches	15.0	15.0	15.0	15.0
SELECTED PERFORMANCE INDICATORS				
i) Return on Average Total Assets	2.2%	2.1%	2.0%	2.3%
ii) Return on Average Shareholder's Fund	18.2%	22.5%	16%	24.2%
iii) Non interest Expense to Gross Income	77.8%	74.2%	77.0%	75.1%
iv) Net Interest Income to Average Earning Assets	7.7%	6.3%	7.4%	6.0%

C	ONDENSED STATEMENT	OF (CASH FLOW FOR	THE QUARTER ENDED	30 JUNE 2019
			(Amendment of the second	Annal of the second	

	(Amount in million	stillings/		
	CURRENT QUARTER 30/06/2019	COMPARATIVE QUARTER 31/03/2019	CURRENT YEAR CUMULATIVE 30/06/2019	COMPARATIVE YEAR CUMULATIVE 30/06/2018
. Cash flow from operating activities:				
Net income/(Loss) Adjustment for non Cash items;	4,881	4,018	8,900	9,672
- Impairment/Amortisation	2,873	3,018	5,891	3,995
- Net changes in Loans and Advances	(17,055)	1,160	(15,895)	(41,119)
- Gains/Losses Sale of Assets	(42)	-	(42)	-
- Net changes in Deposits	(10,197)	(50,070)	(60,266)	101,898
- Net change in short term negotiable Securities	16,106	(33,480)	(17,374)	(4,077)
- Net change in other Liabilities	(864)	11,901	11,038	(16,684)
- Net change in other Assets	(1,663)	(4,974)	(6,637)	(2,227)
- Tax Paid	(179) (48)	(179) (1,412)	(357) (1,460)	(428) (5,255)
 Other (Net change in SMR) Net cash (used)/provided in operating activities 	(6,187)	(70,017)	(76,203)	45,775
 - Dividend Received - Purchase of Fixed Assets - Proceeds from Sale of Fixed Assets - Purchase of Non-Dealing Securities - Proceeds from non-dealing securities - Other (Specify) - Net cash (used)/provided in investing activities) 	(405) 43 (2,000) - - (2,362)	(47) - - - - - (47)	(453) 43 (2,000) - - (2,409)	(5,027) - - - - - (5,027)
Net cash (asea), provided in investing activities,	(2,302)	(47)	(2,40)	(3,027)
I. Cash flow from Financing activities				
- Repayment of Long-term Debt	<u>-</u>	-	<u>-</u>	-
 Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital 	7,000	-	7,000	-
- Payment of Cash Dividends	5,742	-	5,742	
- Net Change In Other Borrowings	_	<u>-</u>	_	_
- Others (Specify)	_	_	_	_
- Net cash used /provided by financing activities	12,742	-	12,742	-
/. Cash and cash equivalents				
- Net increase (decrease) in cash and cash				
equivalents	4,193	(70,064)	(65,871)	40,748
Cash and cash equivalents at the beginning of			272.002	222.544
the quarter/year	202,019	272,083	272,083	233,546
- Cash and cash equivalents at the end of the quarter/year	206 212	202.010	206,212	274,295
quarter/year	206,212	202,019	200,212	217,293

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2019

	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	GENERAL PROVISION RESERVE	OTHERS	TOTAL
Current year							
Balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	6,595	-	-	-	6,595
Other Comprehensive Income	-	-	· <u>-</u>	-	-	(1,077)	(1,077)
Transactions with owners	5,742	-	_	-	-	-	(5,742)
Dividends Paid	-	-	_	-	-	_	
Regulatory Reserve	-	-	_	-	-	_	
General Provision Reserve	-	-	_	-	-	_	
Others	-	-	(954)	-	-	-	(954)
Balance as at the end the current period (30-June-19)	121,012	76	(7,174)	-	4,559	(939)	117,534
Previous Year							
Balance as at the beginning of the year (1-Jan-18)	100,270	76	(6,610)	2,329	3,250	(0)	99,316
Profit for the year	, -	_	9,244	· -	· <u>-</u>	-	9,244
Other Comprehensive Income	-	_	, -	-	_	438	(438)
Transactions with owners	_	-	_	-	-	_	
Dividends Paid	-	-	_	-	_	_	
Regulatory Reserve	-	-	2,329	(2,329)	-	_	
General Provision Reserve	-	-	, _	-	-	_	
Others	-	-	(15,862)	-	-	-	(15,862)
Balance as at the end the current period (30-June-18)	100,270	76	(10,898)	_	3,250	(438)	92,260

SELECTED EXLPANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 2019

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name Abdi Mohamed	Signature	Date
Managing Director		July 24, 2019
Obedi Laiser Chief Financial Officer		July 24, 2019
George Binde Chief Internal Auditor		July 24, 2019

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view

Name Simon Mponji	Signature	Date
Chairman		July 24, 2019
Dr. Suleiman Mohamed Director		July 24, 2019



NEWS / NEWS FEATURE

Kenya's small-scale avocado growers eye Chinese market with optimism

NAIROBI

WHEN China gave Kenyan avocados a nod in April, both small and large scale growers celebrated the development because Europe has traditionally been the country's main avocado market.

With Kenya facing stiff competition from South Africa in terms of avocado exports to Europe, the Chinese market could not have come at a better time, local growers say.

Wellington Mutisya, who grows the Hass avocado variety in his two acre farm in the eastern county of Makueni, used to grapple with exploitative middlemen who denied him a chance to earn money from the highly nutritious fruit.

Mutisya said the highest amount he used to earn from one piece of Hass avocado was 10 Kenyan shillings (0.10 U.S dollars) despite it being touted as the best variety due to its longer shelf life and high fat content.

"I am just hoping both governments are looking into ways through which farmers like me who have never had a chance to reap what we deserve from our farms benefit from this deal," Mutisva told Xinhua in a recent interview.

"I know for sure my avocados are consumed in Europe where I hear a single piece goes for 3 dollars yet the same is bought from me at 0.10 dollars. Nevertheless, I am optimistic about the Chinese market," he added.

Mutisya's woes are not isolated; the export industry is run by exploitative middlemen who go around farms collecting the fruits at poor prices and later sell them at inflated prices to established export companies.

But with the country opening up more export markets for avocados, Mutisya intends to do things differently.

"I know the export market is for the big fish but I plan to give it a shot. I have approached a few companies which have established structures on how they deal with farmers," said Mutisya.

"In the meantime I will work with them but my goal is to establish my own. My son is also undergoing training on the export value chain as we gear ourselves towards tapping into this new market," he added.

Mutisya intends to increase the number of avocado trees in his farm to 1,000 in the next

one year.

Wilberforce Ngige, who has been exporting fresh produce to Europe for over a decade, expressed concern that small growers like Mutisya might never reap the benefits that come with the opening of such an expansive market if the government does not provide the necessary support

"Most farmers don't know the work that goes into collecting such fruits for the export market. Apart from selection, you need to have certification from various entities and maintaining these standards is not as easy, some of us who have been in this business have made big losses due to mistakes we could have avoided if we knew better. In 2016, I lost approximately 5,000 dollars after my produce was rejected in the United Kingdom," said Ngige.

Chris Mutai, a small-scale grower in Kenya's South Rift region, said since the announcement in April, he teamed up with colleagues and leased a 20-acre piece of land where they planted avocado trees after undertaking training on best practices in avocado farming.

They are also in the process of registering an

export company in preparation for the Chinese market.

Already, they have obtained certified seedlings from the Kenya Plant Health Inspectorate Service (KEPHIS), which has been in the forefront educating farmers on which varieties do well in the export market and how to grow them.

Ernest Muthomi, chief executive officer at Avocado Society of Kenya, said the greatest challenge avocados farmers face is ignorance on which varieties do best in which markets and how to grow them.

"Most farmers follow the same script, they do what they see their neighbors do and the reality hits when the fruits mature and are ready for the market. They lack proper knowledge on varieties, quality of seedlings and crop husbandry. The Chinese market is huge but it might never be of benefit to some farmers if proper training is not done," said Muthomi.

Kenya propagates about 50 avocado varieties which include the local varieties like the jumbo and varieties such as Hass and the Fuerte.

Xinhua

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Most farmers don't know the work that goes into collecting such fruits for the export market. Apart from selection, you need to have certification from various entities and maintaining these standards is not as easy, some of us who have been in this business have made big losses due to mistakes we could have avoided

SADC: Persistent result of frontline state alliances or real integration zone?

By Nimi Mweta

SINCE its inception, the Southern Africa Development Community (SADC) has had a sort of crisis of identity, which has not impeded its member states from taking up the forum as another expression of the sovereignty and integration quest of the member states. The SADC fraternity arose from links that were constructed during the liberation struggle to free remaining enclaves of colonialism, settler rule and apartheid, applicable for Namibia, Zimbabwe and South Africa respectively. Angola and Mozambique became free in 1975, which enabled the formation of a proper alliance known as the Frontline States, unlike earlier. Previously, presidents Nyerere and Kaunda coordinated their diplomatic action, with the TAZARA edifice as the big

result there. As TAZARA was being completed in 1975 and the two ex-Portuguese colonies attaining independence at varying degrees of cohesion - in Mozambique the settler state nearby pushed and cemented instability, while Angola, like the Congo (DRC) much earlier, paid dearly for its diamond wealth. Local reactionaries and their external supporters seeking to control diamond mining as well as oil propped up Jonas Savimbi to insist on equal power sharing among the biggest tribes and exclusion of mullatoes, mixed race cadres found mainly in the principal nationalist movement, MPLA. The civil war thus fomented continued up to his death in 2002.

One reason why the frontline states unity persisted was diplomatic liaisons needed so as to muster the situation in Southern Africa and to avoid these countries being split over the issues for the benefit of destabilization forces, and those keen to maintain minority rule. The work of the Frontline States formally ended with the freeing from prison of iconic South African anti-apartheid leader Nelson Mandela in February 1990, a development which, at least for then retired President Nyerere, also opened the way for multiparty democracy. External threats were no longer a major preoccupation of governments of Frontline State countries, after this change.

It was in this context that the SADC fraternity grew, with three stages marking the pace of growth. The first was the period from tumultuous independence of Mozambique and Angola

in 1975 to Zimbabwe independence in1980, with the groundbreaking developments of the final months of 1979 showing that the work to realize Zimbabwe independence was more or less being completed. At the time that Zimbabwe was arriving on the scene, in April 1980 the Frontline States and other independent countries formed the Southern Africa Development Coordination Conference (SADCC), organizational precursor of SADC.

It still resembles it.

Bringing the regional ensemble to form a cohesive economic body to an extent has not been easy and it is still work in progress, as there was no prior background or roots for closer union at an economic level, the way it was in the East African Community (EAC) zone. It was a diplomatic forum that was developing into an integration area, competing with existing structures, strictly.

SADC in a way resembles a vast empire with core states and outlying zones in its economic context, as its original political background shifted to the background, to the point of being forgotten. By the time SADCC was formed the diplomatic background was being put on one side and economic designing took over, with at least a minimum of political fallout in Malawi, itself a later comer to SADC, as its past president, the late Dr Bingu wa Mutharika, attained international renown and recognition as its executive secretary for years, its external face as it were. Thus from 1980 the zone was seeking areas of cooperation that were not habitual to their economic life up to that moment, but increasingly becoming important as business always seeks opportunities.

In 1990, with the situation in South Africa having changed radically and Namibia moving towards independence as the old apartheid state keeping it under South African control had withered away, SADCC also started feeling the heat. It was no longer an issue of coordinating development programs, building links between the various countries so that a kind of economic area could emerge, but seek to merge destinies, to an extent. There was already the challenging spectre of South Africa, enclosed with immediate neighbours into an economic union (SACU) based on customs, as Botswana, Lesotho, Swaziland and South Africa itself used the same

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iv) Inward transfers Free Free v) Outward transfers (TISS) TZS 11800 TZS 11800
(t) Bill payments through ATM Free
(u) Deposit fee (Counter) 0.3% of value for any amount above TZS, 100M, 0.3% of value for any amount above TZS, 100M, above USD/EUR/GBP 10,000 max USD/EUR/GBP
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(v) Other (Counter withdrawal fees)
i) Personal Banking/Barclays Direct TZS 4,000 for amounts up to 25MM, else 0.12% for amounts 1.18% of value min 56/£6/
ii) Prestige 7254000 for transaction amount below 725 2M 1.18% of value min \$6/£6/
iii) Premier 1% of the amount that exceed USD/GBP/EUR 10,000 Iv) Business Banking
v) Corporate
.0 Savings Accounts (Disclose for product specific types)
(a) Required minimum opening balance i) Personal Banking TZS 20,00
ii) Prestige / Bonus Saving TZS 30,000
iii) Premier (Relationship balance) Minimum relationship balance of TZS 80M (b) Monthly service fee
i) Personal Banking Free to TZS 7,000 depends on the average balance ii) Prestige / Bonus Saving Free to TZS 7,000 depends on the average balance
iii) Premier (Relationship balance)
(c) Interim statement TZS 2,500 TZS (d) Account closure TZS 26,000 TZS
.0 Electronic Banking
(a) Internet banking monthly fee Retail N/A
Business Banking/ Corporate TZS 23,000 (Business Banking)
(b) Internet transfers Retail Free on-us accounts
Business Banking/ Corporate - (c) SMS Banking Free
(d) Wallet to bank transfer TZS 1,000 (e) Other (Mobile wallet transfer fees) TZS 1,200 to TZS 2,300
.0 Foreign Exchange Transaction
(a) Purchase/sale of TCs transactions over the counter (b) Purchase of foreign cheque N/A
(c) Sale/purchase of cash passport N/A (d) Telegraphic transfer
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(e) Telex/SWIFT Retail Betail Betail (f) Transfer from foreign currency denominated account to local current account (within bank and to other bank) Personal Loans (a) Processing/Arrangement/Appraisal fee i) Personal loans 1% of loan amount N/A

Made under Regulation 11 CASH MANAGEMENT

xed Deposit all Account preign Currency Account (Fixed/Call)	Min Operating Bal. TZS 1000000 Min Operating Bal. TZS 1000000 USD 10000 OR EC
pp of Account siness current account ansactional and service fees (per month) enalty for balances below limit mality for overdrawn account	Opening Bal. TZS 2500000:Min Bal 1000000 TZS 800 Per trem.Min 2600 TZS 142 Interes (# 35
ash withdrawal from TZS ustomer Foreign Currency Account (CFC) ustomer Foreign Currency Account (CFC)	Fr USD.EUR 2500;GBP 1001
ustomer Foreign Currency Account (CFC) inimum balance ansactional and service fees (per month)	USD/EUR 2500;GBP 100 USD/EUR 0.80 PER ITEM;GBP 0.5 PER ITEM; MIN USD/EUR 26;GBP 15
enalty for balances below limit enalty for overdrawn account	USD/EUR 14;GBP USD Interest @ 25%;GBP Interest @ 20%;EUR EQV
ash withdrawal from CFC ansfer From TZS to CFC / CFC to TZS ash Deposit - Small deniminations (\$20,\$10,\$5,\$1)	1% UP TO USD/EUR/GBP 10000;2% Above that amount,MIN USD/EUR 25;GBP 15 F 2.5% Of the Val
utward remittance (TISS/RTGS)	TZS 118
mendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank ward Transfers (TISS/RTGS)	F
vestigation fees for non receipt of funds (T/T) where funds have been received preign Currency Transactions	F
utward remittances / Swift / Telegraphic Transfers	0.25% OF VAL,MIN USD 60 MAX USD 295; GBP/EUR EQV, PLUS USD 30 Internediary charge option is our
vift message retrieval after 3 month s nendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	USD 3.00 per messa 1% OF VAL TRANSACTION,MAX USD 118;GBP/EUR EQV 1%MIN USD 35,MAX USD 29
reign Cheques deposits (Only TZS from Kenya) ward Foreign Bank Draft reign Bank Draft	USD 35 PER Ite 0.25% OF VAL,USD 90MIN,USD MAX 295;GBP/EUR EQV
ward Swift Transfers eturned foreign cheques	USD/GBP/EUR 11.8;TZS EQ Lack of funds USD 130, Other reason 7
vestigation fees for non receipt of funds (T/T, Swift) where funds have been received anding Order	F
anding order set-up anding order	TZS 12000;USD/EUR 12;GBP (Within Barclays TZS 6000;USD 7, GBP 5, EUR 5 Per Item
anding order mend / Stop standing Order npaid standing order	Other Banks;TZS 25000;USD 25;GBP 15, EUR 15 Per Item TZS 25000;USD 25;GBP 25, EUR 25 Per Item TZS 60000;USD 60;GBP 30, EUR 30 Per Item
rclays Integrator - Internet Banking nboarding/Set Up	F
alary processing/Electronic Fund Transfer (EFT) MFT Payment/ Cross border	TZS 2200;USD/EUR/GBP EQV Per Item USD 60 OR EQV, PLUS USD 30 Intermediary charge if occur
irect Debit (within Barclays Tanzania) pok Transfer (Own Accounts)	F
SS/RTGS tegrator Monthly Fee	TZS 118 TZS 20000;EUR/USD/GBP EQV AND TZS 50,000 EUR/USD/GBP EQV For view only Outstalion available on resul
ost to Host Set Up Fee sken Replacement/Extra Token fee Per token (2 tokens free) ink Direct	Quotation available on requ Token Replacement/Extra Token fee Per token (3 tokens free), TZS 170,000 for Extra
nk Direct Cash - Cash Intransit nk Direct Mail - Courier Service	Quotation available on requ Quotation available on requ
obile Bulk Disbursement ansfer to M-Pesa; TigoPesa; Airtel Money; EzyPesa	TZS 23
ther Service Charges anual processing of salaries	Within Barclays TZ;TZS 12000 PER ITEM;With other Banks TZS 12000;GBP/EUR/USD EQV
osure of Account lithin 6 months of account opening	TZS 36000;USD 36;GBP 24;EUR EQ\
rter 6 months of account opening ormant Account Reactivation neque Stop payment instructions	TZS 25000;USD 25;GBP 13;EUR EQ\ TZS 7000;USD/GBP 7;EUR EQ\ LEAF LOST:TZS 30000;USD 30;GBP 25 PER NOTICE;BOOK LOST:TZS 60000; USD/GBP 60 PER BOOK;\Lack of funds/Aany reason:TZS 35400;USD41;GBP 35
atements Aonthly statement	F
nterim statement Duplicate statement (up to 3 months) per month	F TZS 3500;USD/GBP 3.5;EUR EQ\
Duplicate statement (over 3 months) per month reque images, per cheque	TZS 8500;USD/GBP 8;EUR EQY TZS 26000;USD 20;GBP14;EUR EQY
T/900/910/920/940/941/942/950 Statements T 101 Messages suance of Manager's cheque	USD 13 PER MSG,MIN 70 USD,MAX 410 USD SWIFT USD 60;RTGS TZS 11800 OR USD EQV.EFT TZS 2200 OR USD EQV TZS 26000-USD 20 PER ITEM-GBP/EUR ECV
anagers Cheque cancellation charges poly to Audit Letters/Audit Report	TZS 1200;USD 14;GBP 8;EUR EQV TZS 14200;USD 14;GBP 8;EUR EQV
onfirmation/Audit/ Certificate of Balances egistration of Foreign Loan at BOT	TZS 35000;USD 35;GBP 30 Per customer request USD 470 Once off processing/Registartion Fee;USD 710 Annual fees-Loan administration
pecial Clearance npaid/Returned Cheques	TZS 53000;USD 66;GBP 2
sufficient Funds (Refer to drawer) ncollected cheque book (after 3 months)	1% OF VAL MIN TZS 100,000;USD/GBP/EUR EQV TZS 14000;USD/GBP 14;EUR EQV
neque Books 25 Leaf 50 Leaf	TZS 15,000;USD/GBP/EUR EQ\ TZS 20,000;USD/GBP/EUR EQ\
00 Leaf 00 Leaf	TZS 40,000,USD/GBP/EUR EQ\ TZS 80,000,USD/GBP/EUR EQ\
earch fee for documents (2-6 months) earch fee for documents (6 months and above)	TZS 8300;USD/GBP 8;EUR EQV -TZS 20000;USD 20;GBP 14;EUR EQV
ending and Deposit Rates rime Rate	Quotation available on requ
eposit Rates ade Finance	Quotation available on requ
uarantees icility andling Fee	3.33%pa,min USD 590pq& 0.85%p USD 65 F
anding ree ash Covered mendmen	3.33%p.a, min USD330; USD 118 F
ttension to next quartert ancellation	0.85% per quar
mount Increase etters of Credit - Imports	0.85% per quarter on the differen
sk Margin andling Fees	0.85% per quarter, min USD 590per quarte USD 136 F
wift charge camination ctension to next quarter	USD136 F USD266 F 0.85% Per Quart
sk Margin on acceptance Incellation	ver Quan פילצט.ט
tters of Credit - Exports dvising Commission	USD 2
vift charge ocuments examination fee	USD 95 F USD 2
ourier charge sk Margin on acceptance	USD 65 F
onfirmation tters of Credit Refinancing	3.33%per quar
terest on Refinance ommission on Refinance tters of Credit Discounting	Current Lending R
teers or Creat Discounting - confirmed LC terest on Discounting - non confirmed LC terest on Discounting - non confirmed LC is Discounting (Bills of Exchange including cheques)	Current Lending R Current Lending R
is Discounting (Bills of exchange including cheques) terest on Discounting comentary Collection - Export	Current Lending R
andling charge purier charge assing commission	USD 413 Flat inclusive Inclusive in ab Inclusive in ab
ocumentary Collection - Import pommission	USD 413 Flat inclusive
vift charge rallising charges	Inclusive in abo
utward Bills for Collection (Clean collections & TCs)	
ommission namig charges nomid charges	
npaid charge ward Bills for Collection	
ommission	
	,
arrifs were effective from 30th June 2018 RATES None None	· ·

BARCLAYS

153509

Guardian

FEATURE

'Kenya's dry port expansion could fuel illicit profiteering'

BY DUNCAN E OMONDI GUMBA

A NEW regulation in Kenya requires operators to clear cargo at the modernised Nairobi Inland Container Depot after hauling it by rail from Mombasa Port. This is part of a 25-year plan launched in 2005 to improve port revenue and enhance efficiency.

The government also plans to open inland container depots or dry ports in the hinterland towns of Naivasha, Taita Taveta and Kisumu. Neighbouring countries also have inland depots in place

However this means that container freight stations in Mombasa - which have for years provided container cargo storage before inspection by port authorities - may spread inland too. Many of these freight stations, which emerged at Mombasa Port following a container capacity crisis in 2008, are riddled with corruption and organised crime. Unless strict controls around them are enforced, they will bring these problems inland with them.

Several freight stations are associated with abetting smuggling and corruption at Mombasa Port. They are sometimes run by powerful businessmen who use their influence to get involved in cargo-clearing operations in Nairobi, and in this way spread corrupt practices.

Daniel Nzeki, a freight station owner and chairperson of the



Strict controls are needed to regulate container freight stations established outside Mombasa Port. File photo



PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulation 7 and 8 of the Banking and Financial Institutions (Disclosure) Regulations, 2014

	CONDENSED STATEMENT OF FINANCIA		30TH JUNE 2019
		CURRENT QUARTER 30.06.2019	PREVIOUS QUARTER 31.03.2019
A. 1 2 3	Balances with Bank of Tanzania	1,978 5,484 - 9,992	1,934 7,291 - 12,275
5 6 7 8	Cheques and Items for Clearing Interbranch float items Bills Negotiated Customers' liabilities for acceptances		
11	Interbank Loan Receivables Investments in Other securities Loans, Advances and Overdrafts (Net of allowances for Probable losses) Other Assets	53,006 10,880	57,802 11,232
14 15	Equity Investments Underwriting accounts Property, Plant and Equipment TOTAL ASSETS	- 4,231 85,571	- 4,443 94,977
в. 17	LIABILITIES Deposits from other banks and financial institutions	4,646	2,360
19 20 21	Customer Deposits Cash letters of credit Special Deposits Payments orders / transfers payable Bankers' cheques and drafts issued	25,364 - - -	26,839 - - -
23 24 25	Accrued taxes and expenses payable Acceptances outstanding Interbranch float items	406	317
27 28	Borrowings	1,607 4,154 28,845	1,656 5,706 36,827
29		65,021	73,706
30	NET ASSETS/(LIABILITIES)(16 MINUS 29)	20,549	21,271
32	SHAREHOLDERS' FUNDS Paid up Share Capital Capital Reserves	31,574	31,575
34 35	Retained Earnings Profit/ (Loss) Account Other Capital Accounts/Capital Advance Minority Interest	(11,843) (926) 1,744	(12,230) (204) 2,129
37	TOTAL SHAREHOLDERS' FUNDS	20,549	21,271
39 40	Contingent Liabilities Non-Performing Loans and Advances Allowances for Probable Losses Other Non-Performing assets	- 5,068 4,306	- 5,865 3,464
(I) (II) (III) (IV) (V) (VI) (VI)	PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing loans to Total Gross Loans Gross loans and advances to total deposits Loans and Advances to Total Assets Earning Assets to Total Assets Deposits Growth Assets Growth	23% 9.02% 191% 62% 74% 33% -10%	13% 9.57% 210% 61% 74% -17% -5%

CONDE	NSED STATEMENT OF PROFIT OR LOSS	AND OTHER	COMPREHENS	VE INCOME	AND LOSS
	FOR THE PERIOD				
	(AMOUNTS IN	MILLION SHILLIN	GS)		
		Current Quarter 30.06.2019	Previous Quarter 31.03.2019	Current Year Cummulative 30.06.2019	Comparative Yea Cummulativ 30.06.201
			. ano		
	Interest Income Interest Expense	6,283 (1,231)	6,359 (1,277)	12,642 (2,508)	14,70 (4,07
	Net Interest Income (1 Minus 2)	5,052	5,082	10,134	10,63
	ivet interest income (1 minus 2)	3,032	5,002	10,134	10,0.
4	Bad debts written off	-	-	-	_
5	Impairment Losses on Loans and Advances	(843)	(990)	(1,833)	(1,57
6	Non-Interest Income	1,137	1,521	2,658	6
	6.1 Foreign exchange profit/(loss) 6.2 Fees and Commissions	-5	186	180	-
	6.2 Fees and Commissions 6.3 Dividend Income	644	767	1,411	
	6.4 Other Operating Income	499	568	1,067	-
	0.4 Other Operating Income	499	500	1,007	· '
7	Non-Interest Expense	(6,069)	(6,071)	(12,140)	(13,1)
	7.1 Salaries and Benefits	(2,953)	(2,888)	(5,841)	(6,15
	7.2 Fees and Commission	(276)	(322)	(599)	(70
	7.3 Other Operating Expenses	(2,839)	(2,861)	(5,700)	(6,25
8	Operating Income/(Loss) before tax	(722)	(458)	(1,180)	(3,40
9	Income Tax Provision	(0)	254	254	1,0
10	Net income (loss) after income tax	(722)	(204)	(926)	(2,30
11	Other Comprehensive income(Loss) for the year	-	-	-	_
12	Total Comprehensive income(Loss) for the year	(722)	(204)	(926)	(2,30
13	Number of Employees	441	467	441	51
14	Basic Earning Per Share	(23)	(6)	(29)	l a
	Number of Branches	24	24	24	(1)
	i i				i '
	PERFORMANCE INDICATORS				
	Return on average total assets	-0.80%	-0.21%	-1.03%	-1.4
	Return on Average shareholders' funds	-2.29%	-0.75%	-2.93%	-10.0
	Non interest expense to gross income	81.79%	77.04%	79.34%	85.3
(III)	Net Interest margin to average earning assets	-1.09%	-0.29%	-1.39%	-2.9

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH JUNE 20	19	
statements (if there were changes during the quarter,		
Name and Title	<u>Signature</u>	<u>Date</u>
Edward Talawa (Ag. Chief Executive Officer)	(Signed)	30th July 2019
Deusdedith Edward (Head of Finance)	(Signed)	30th July 2019
Peter Kaisi (Internal Auditor Manager)	(Signed)	30th July 2019
	representation of the above statements. We declare the have been prepared in conformance with International ns Act, 2006 and they present a true and fair view.	
<u>Name</u>	<u>Signature</u>	<u>Date</u>
Mike Gama Lobo Chairman	(Signed)	30th July 2019
2. Monica Moses Member	(Signed)	30th July 2019

CONDENSED STATEMENT OF CASH FLOW STATEMENT	r
FOR THE QUARTER/YEAR ENDED 30TH JUNE 2019	
(AMOUNTS IN MILLION SHILLINGS)	

$\overline{}$				CUMMULATIVE	
			PREVIOUS QUARTER	CURRENT YEAR	PREVIOUS YEAR
		30.06.2019	31.03.2019	30.06.2019	30.06.2018
1	Cash flow from operating activities:	(7700)	(204)	(026)	(4.104)
	Net income(Loss)	(722)	(204)	(926)	(4,104)
	Adjustment for : -Impairment/Amortization	430	434	864	353
	-Impairment/ Amortization -Net change in loans and advances	4,796	(1,010)	3,786	844
	-Gain/Loss on sale of assets	4,796	(1,010)	(4)	044
	-Net change in Deposits	810	(5,880)	(5,071)	(9,521)
	-Net change in Deposits -Net change in Short term negotiable securities		(0,000)	(0,0,2)	(>,===,
	-Net change in Other Liabilities	(1,513)	(931)	(2,444)	(1,637)
	-Net change in Other Assets	352	(212)	139	(1,595)
	-Tax paid		`- ′		1,758
	-Others (Specify)		-		-
	Net cash provided (used) by operating activities	4,150	(7,804)	(3,655)	(13,902)
11	Cash flow from investing activities:				
	Dividend Received	-	-	-	-
	Purchase of fixed assets	(219)	(42)	(261)	(376)
	Proceeds from sale of fixed assets	4	0	4	-
	Purchase of non-dealing securities	-	-		-
	Proceeds from sale of non-dealing securities	-	-		-
	Others (Equity invesments)	(0.47)	-	, (arm	(9776)
	Net cash provided (used) by investing activities	(215)	(42)	(257)	(376)
111	Cash flow from financing activities:				
	Repayment of long-term debt	(10,838)	(6,216)	(17,053)	(3,484)
	Proceeds from issuance of long term debt	-	-	-	-
	Proceeds from issuance of share capital	-	-		-
	Payment of cash dividends	2.054	0.105	10.001	12 100
	Net change in other borrowings	2,856	8,105	10,961	12,489
	Others -(Specify) Net cash provided (used) by financing activities	(7,982)	1,889	(6,093)	9,006
	Net cash provided (used) by financing activities	(7,302)	1,009	(0,050)	9,000
IV	Cash and Cash Equivalents:				
	Net increase/(decrease) in cash and cash equivalents	(4,047)	(5,957)	(10,004)	(5,272)
	Cash and cash equivalents at the beginning of the Quarter/ year	21,500	27,457	27,457	24,671
	Cash and cash equivalents at the end of the Quarter/year	17,453	21,500	17,453	19,398

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2019 (AMOUNTS IN MILLION SHILLINGS)								
	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total	
Current Year (2019) Balance as at the beginning of the year Profit for the year Other Comprehensive Income	31,574	-	(12,208) (926)	1,586	522	-	21,475 (926	
Iransactions with owners Dividends Paid Regulatory Reserve General Provision Reserve			338 27	(338)	(27)		-	
Schera Provision Reserve Others Balance as at the end of the current period	31,574	-	(12,769)	1,248	495	-	20,549	
Previous Year (2018) Balance as at the beginning of the year IFRS 9 impact net of tax	23,030	-	(2,784) 809	780	590	-	21,616 809	
Other Comprehensive Income Transactions with owners	- 8,544	-	(9,495)	-	-	-	(9,495 8,544	
Dividends Paid Regulatory Reserve General Provision Reserve	-	-	(806) 68	806 -	- - (68)	-	-	
Others Balance as at the end of the previous period	31,574	_	(12,208)	1,586	522	-	21,475	

 1 Savings Account(TZs)	
Mkwanja(TZs)	
(a) Required minimum opening balance	C
(b) Required minimum operating balance	C
(c) Monthly Services Fees	1,500
(d) Interim Statement per page	C
(e) Monthly Services Fees	C
(f) Withdraw charges over the counter(DSM Branches only)	1,000
(g) Interest payable	C
Hakika(TZs)	
(a) Required minimum opening balance	C
(b) Monthly Services Fees	C
(c) Interim Statement per page	C
(d) Interest payable	2%
(e) Balance enquiry	2,0
(f) Withdraw charges over the counter(DSM Branches only)	1.000
(1) Withertaw Charges over the counter(BBM Branches only)	1,000
2 Mobile banking Charges(TZs)	
(a) Balance enquiry	100
(b) Minimum Statement	100
(c) Full Statement request	C
(d) Finca Mobile (In Finca Account)	400
(e) Finca Account to Finca Account Transfer	100
(f) Finca Mobile (In and Out Finca Account)-Finca Account to	1,000
(-) (
3 Loans (TZs)	
Business Loan -Small	
(a) Interest	4.8%
(b) Loan Processing Fees	4%
Business Loan - Medium	270
(a) Interest	3.8%
(b) Loan Processing Fees	4%
Business Loan - Large	12.70
(a) Interest	3.0%
(b) Loan Processing Fees	3.0 %
Group Lending	3 /0
(a) Interest	6.3%
(a) Interest (b) Loan Processing Fees	2%
Social Financial Group	Ζ70
	2.00/
(a) Interest	2.9%
(b) Loan Processing Fees	1.0%
4 Transfer and Agent Services	
Outward Tiss Charges	10,000
Inward Tiss Charges	Free
Agent Banking withdrawal fee	1000

Container Freight Stations Association of Kenya, has a different view. He says freight station facilities would never be used for underhand, fraudulent activity.

'There may be temptation to do it but the Kenya Revenue Authority would immediately lock up the offending [freight station] and slap it with hefty fines, because [freight stations] are considered tax collection agents,' Nzeki told the ISS ENACT project on transnational organised crime. This was one of the tasks the tax authority assigned the facilities in 2008, he said.

But in July 2018, a report revealed secret packaging of contraband goods, including foodstuffs and agricultural products, in some freight stations. Kenya Ports Authority and freight station staff quoted in the report said 'unscrupulous traders' were 'secretly smuggling illicit sugar into the country.'

The sugar was reportedly smuggled into Kenya from the Somali port of Mogadishu through illegal land border entries. Some of it entered through unofficial ports aboard fishing vessels loaded with the illicit cargo from ships docked in the high seas. Commenting on the secret packaging in local media in 2015, Nzeki said the problem started with customsofficials assigned with carrying out inspections, but when compromised, didn't do the checks.

According to a study published this year, freight stations have undermined port efficiency for years, which Nzeki says is next to impossible. The study cites scanner breakdowns that cause a backlog of freight trucks. On some days, the line of trucks loaded with containers waiting to be scanned is several kilometres long. To reduce traffic, port marshals simply wave trucks on unchecked. This allows the smuggling of contraband through container terminals, the study found.

This helps cover up the malpractice, smuggling and corruption the study associates with compromised customs officials and agents of some private dry ports. These actors exploit 'profitable inefficiencies in container storage' to circumvent state control with the help of compromised customs officials.

When the freight stations emerged in 2008, the Kenya Ports Authority licensed them in Mombasa as a 'stop-gap' extension of the container terminal. The facilities increased in number and became a profitable enterprise. More could be licensed now, with the expansion of inland container depots.

Uganda's cargo traffic accounts for 80% of all transit cargo at Mombasa Port. In April, the country obtained land to build its own dry port in Naivasha. An inland container depot project is also under way in Kampala, while Dubai Ports World operates a modern inland dry port in Kigali, Rwanda. The direct 'railtainer' link to Mombasa Port will in future enable operators to ship containers to a satellite dry port terminal at the commercial heart of the Great Lakes region.

The expansion of inland container depots is a logical result of exponential growth at Mombasa Port, a gateway to East and Central Africa, serving five countries with a population of around 204 million people.

A 2018 interpol report shows that criminals use Mombasa among other seaports in the region to smuggle wildlife trophies and minerals out of East Africa. They also import illegal drugs and stolen vehicles into the region. International criminal networks exploit existing informal practices and petty corruption.

Port workers told ENACT on condition of anonymity that smugglers and corrupt officials bypassed surveillance by falsifying records and selecting specific containers to wave past scanners that could detect contraband. This is prearranged by some freight stations, where compromised customs officials give the contraband a clean bill of health.

A Kenya Ports Authority security officer at the Kisumu Port, Tom Ogwe Otieno, confirmed that the spread of container freight stations could lead to the growth of illicit activities. Such activities could affect strategic towns such as Kisumu, Kenya's largest lakeport town. After years of neglect, Kenya has embarked on the modernisation of the Kisumu port facility. The town could quickly become the regional hub for inland water export and import trade across Lake Victoria.

Illicit activities are likely to spread across borders to major Lake Victoria towns such as Jinja in Uganda and Mwanza in Tanzania, which would handle the growing volumes of cargo as trade grows across the lake. These towns could experience unintended consequences of advancement, such as increased criminality in the inland cargo storage facilities and inland water ports.

Criminal networks are likely to exploit official corruption to circumvent law enforcement and undermine legitimate cross-border trade. Strict controls are needed to ensure that any freight stations established away from Mombasa Port are subject to robust regulation.

Checks at such facilities should be planned meticulously to eliminate loopholes that can be exploited by criminal networks. Container freight stations should also be inspected regularly to ensure these strict controls are adhered to.

Duncan E Omondi Gumba, ENACT Regional coordinator - East and Horn of Africa, ISS

Guardian

BUSINESS

University of Dar es Salaam, not Mlimani Holdings, should pay dividend

By Guardian Reporter

MLIMANI Holdings Limited is not responsible to pay dividend to Treasury because it leases land on which Mlimani City is located and pays rent worth billions of shillings

MHL's General Manager, Pastory

owned by University of Dar es Salaam and Botswana based Turnstar Holdings Limited, is not a public company.

"We are investors who pay rent and have developed Mlimani City, it's our landlord that needs to pay dividend to the government," Mrosso said when responding to questions as to ally since 2015. Mrosso said in Dar es Salaam yester- why MHL has never paid dividend to



University of Dar es Salaam Vice Chancellor, Professor William Anangisye, File photo.

THL making millions of dollars in profits annu-

day that the company which is jointly Treasury despite its holding company, profits in 2017 and last year with acknowledge-pansion and upgrading of the facility.

ment of the important role which Mlimani City played in 2017 although it was not impressive Botswana Stock Exchange listed THL reported last year due to a U\$20 million investment in ex-

Efforts to get a response from University of Dar es Salaam's Deputy Vice Chancellor responsible for administration, Professor David Mfinanga did not yield results for the whole week. During the year ended January 2019, THL reported a 128 million pulas (over 27.6bn/-) profit compared with P25.7 million (over 5.5bn/-) made in 2017 representing an over 40 percent increase.

"The group has posted satisfactory results, despite challenging economic conditions. The Botswana rental revenues have increased by 3 percent whilst operational expenses have been contained. The current downturn in the Tanzanian economy has affected the Mlimani commercial office and conference centre revenues," the report

The Turnstar annual results further noted that vacancies in the commercial office space affected its results but expressed hope that things will pick up this year. "However, management is confident that several office blocks will be tenanted during the current year. The conference centre has been refurbished, and is currently attracting several new bookings. The retail mall is performing to its optimum capacity," the report added.

The finance costs relating to the additions to both Game City and Mlimani City have been fully incurred for the year under review as the buildings were completed during the 2018 financial year, and part of the finance costs for the 2018 financial year, were capitalized to the project costs, the annual report said.

Turnstar which also has a subsidiary in Dubai pointed out that its property continues to perform well hence management is on the lookout to seek more investment opportunities to expand its property portfolio. In its half year results for July 2018, the group recorded a total comprehensive income of P108.3 million with a profit of P55

The Group consists of Turnstar Holdings Limited (Botswana), Island View (Proprietary) Limited (Botswana), Mlimani Holdings Limited (Tanzania), Turnstar Investments Limited (UAE) and Palazzo Venezia Holdings Limited (UAE).

CONCERN

Africa's rising public debt sparks jitters as central bank chiefs gather

KIGALI

AFRICAN Central Bank Governors are convening in Kigali beginning tomorrow to among other subjects deliberate on rising African sovereign debt levels and its implications on the monetary policy as well as financial stability.

Debt levels are increasingly becoming a concern as the public debt of the African continent stood at 45 per cent of GDP at the end of 2017 compared to 29.1 per cent in 2013. According to the World Bank's Africa Pulse 2017 report, 11 out of 35 low income countries in Sub-Saharan Africa (31.4 per cent of low-income countries) are classified as high risk of debt distress.

John Rwangonbwa, the Governor of the National Bank of Rwanda (BNR), told The New Times that though Africa is not in a debt crisis, there are growing concerns and trends that if not addressed could become challenges.

"On a continental level, 45 per cent average for the African continent might be lower



John Rwangonbwa, the Governor of the National Bank of Rwanda and Monique Nsanzabaganwa during a recent press conference in Kigali.

than the rest of the world. Globally developing countries stand at around 266 per cent while emerging markets is around 168 per cent," he said.

However for the African continent, there are concerns such as its exponential rise over the years, as well as the nature of the loans. Previously a bulk of

it was concessional loans but currently beginning 2009 many African markets having a mix of

commercial debt. A concessional loan is credit that is extended on terms that are substantially more generous than market loans and are usually from international de-

velopment financiers such as

the World Bank and African Development Bank. The loans have low interest rates and long grace periods with the possibility of further review.

On the other hand, commercial loans are not only expensive but have shorter payment durations. "We are not yet in a debt crisis. Some countries may have faced challenges. When we sat in the last meeting, we decided that since there was a lot of noise around debt, we thought that it's important to look at it from a central bank perspective. To look at the extent of the risk and what can be done," he

since most of the debt is external there are often instances of currency mismatch. Often loans are for infrastructure projects and do not have immediate returns. He said that the conversations will consider aspects that African countries ought to get right to avoid being at risk as well aspects that could create better terms.

The recent14th World Bank vestment.

Rwanda Economic Update noted that Rwanda is one of only four countries in Sub-Saharan Africa with low risk of debt dis-

The Bank rates countries' risk of distress, which is categorised as high, moderate, in-distress, or low. Among attributes that have facilitated the development, the bank said include careful borrowing, proper loan management and high economic growth.

According to the Ministry of Finance and Economic Planning preliminary results of the debt sustainability analysis, Rwanda's present value debt to The officials will also look into GDP reaching is around 32.9 per aspects such as the fact that cent as of March this year and is below the critical EAC threshold of 50 per cent.

> The share of concessional loans in the total debt stock stood at 63 per cent as of end 2018. Both the World Bank and the IMF noted that Rwanda still has room to borrow more to finance development projects given that recent investments have shown a high return on in-

RESISTANCE

Millers oppose Tanzania maize flour imports, citing job losses

NAIROBI

MILLERS have opposed plans by Tanzania to export maize flour to Kenya to ease the current shortage, arguing this will destabilise the market and subject them to losses. The processors argue they had been buying maize at Sh4,000 for a 90-kilo bag and bringing in finished product from Tanzania will render local flour uncompetitive.

The plan follows a recent delegation led by Foreign Affairs Secretary Monica Juma to the country where Tanzania said it would offer Kenya maize, but on condition that it is milled there.

Tanzanian President John Magufuli said his country would not sell maize grains to Kenya as earlier announced but as flour.

"We should not allow this at all as it means thousands of our employees will have to be sent home as we will not sustain the business anymore," said a miller who requested anonymity because of the sensitivity of the matter.

"There is no way we can compete favourably with the Tanzanian flour because it is way cheaper than ours." Tanzanian maize is landing

in Kenya at between Sh2,000 and Sh2,600 for a 90-kilo bag, which is way below the cost of the local produce that is now heading at Sh4,000 with millers complaining of scarcity in supply. Maize trade was part of bilateral deals agreed upon during President Uhuru Kenyatta's visit to Tanzania earlier this month.

Agriculture Principal Secretary Hamadi Boga told millers in a recent letter that Tanzania and Uganda had offered to supply Kenya with 5.5 million and 2.2 million bags of maize respectively.

Agriculture Secretary Mwangi Kiunjuri's announcement in April that the gap needed to be bridged through imports was greeted with opposition in many quarters, with MPs, the Strategic Food Reserve Trust Fund and former Prime Minister Raila Odinga claiming that there was enough food in the



Clients admiring maize flour at a supermarket in Nairobi, Kenya

APPROVAL

Nigeria's central bank awards financial services licence to MTN subsidiary

YELLO Digital Financial Services Limited unit granted a full super agent' licence. A subsidiary of MTN Nigeria has been awarded a licence by the country's central bank that would allow it to provide financial services, the telecoms firm said on Monday.

Nigeria announced last year that it would allow telecom companies to provide banking services, aiming to give millions of Nigerians without bank accounts access to socalled mobile money services, a policy that has been successful in Kenya.

South Africa's MTN Group, which owns a majority stake in MTN Nigeria, said at the time it would apply for a mobile banking licence in Nigeria and planned to launch the service in 2019. Since then, MTN Nigeria listed in Lagos in May in a 2 trillion naira (\$6.54 billion) debut that turned it into the exchange's second-largest stock by market value.

MTN Nigeria's CEO Ferdi Moolman said on Monday its Yello Digital Financial Services Limited (YDFS) unit had been granted a "full super agent" licence by the Central Bank of Nigeria.

"Through the network established by YDFS, MTN is in a position to broaden the availability of financial services for the under-served across the country. This marks a very important first step in leveraging our infrastructure to scale our Fintech initiatives," said Moolman.

"We have also applied for a Payment Service Bank Licence, which will enable us in time to offer a broader and deeper range of financial services to those communities and we remain hopeful we will receive approval shortly,"

BUSINESS NEWS

OPTIMISM

Australian based miner upbeat with developments at Lindi Mine

By Guardian Reporter

ASTRALIAN based Walkabout Resources Limited is advancing to commercialise Lindi Jumbo Graphite Mine project thanks to support the company is getting from government regulators

In a statement last week, Walkabout said because of the positive developments, it is undertaking due diligence reviews with execution of financing agreements on schedule.

"Walkabout is advancing work on securing the company's funding re-

quirements for the Lindi Jumbo project. Potential funding options are being progressed with an international investment bank for non-bank debt financing alternatives for the development funding of Lindi Jumbo," the company's statement said.

It further noted that due diligence activities are underway and detailed discussions are ongoing. The statement further noted that equipment procurement by the contractor, Jinpeng Mining and Machinery, is mobilised for full manufacture and construction.



Walkabout's Managing Director, Allan Mulligan

In China, all procurement of out-purchase magazine and topsoil storage areas. At the prolong-lead time items for the manufacture of long lead items has been completed and manufacturing activities have commenced.

Walkabout's project engineer has returned from Yantai and reports that the rod mill and float cell banks are currently in the manufacturing workshop.

"In China, procurement and purchasing of long lead items well advanced with defined delivery times to Jinpeng for out-purchase items confirmed," the company stated.

At site, the early start program is progressing to schedule and within budget at the processing plant, tailings storage facility and explosive

cessing plant area, good progress has been made with the clearing, topsoil removal and stockpiling, terracing and levelling with the first phase to be completed this month.

Approximately two thirds of the relocation assistance program has been finalised with all affected persons being satisfactorily receiving their compensation payments. The final third of the program will be concluded today.

While funding discussions and due diligence activities are progressing the early-start program will continue and be closely managed to ensure a smooth operational start when appli-

DIGITALISATION

Brela's annual company records filing through ORS, not smooth sailing

By Mary Evarist

MOST of us thought the introduction of Online Registration System (ORS) on 1 February 2018 by the Business Registration and Licensing Agency (BRELA), will solve all our past filings anomalies by updating the system with only the current records of the company, however, it's quite the opposite.

It needs involvement of both the company and BRELA to make sure the uploaded records and registry records tally. The updating process becomes hectic especially when your company has been around for a while and records are not in good order. As it is necessary for BRELA to approve your current records, one will have to ensure all the records are in order.

The challenge the former system had, was that once you filed

only receive a receipt from BRELA even if your documents had anomalies. There was no system in place for informing the company if its documents were in order or not. One would only find out the position of the statutory file once he requested for official search and results came out different from what

the company had on its records.

One of the biggest challenges of the updating process is one's ability to reconcile the file. The current Companies Act 2002 does not provide for professional qualification for a company secretary hence, without the qualification in place laymen are attempting to update their files online without the assistance of a lawyer yielding little or no re-

I have encountered scenarios where companies are advised to

your documents, you would involve lawyers, so they can be assisted professionally with the whole update process, as it takes legal knowledge and experience in handling company affairs to successfully be able to update such records with ORS.

> The question that always comes to my mind is how is it possible for one to update past records without retrospective principle be involved? For example, now with the new development if you have indicated in the application that there was transfer of shares, BRELA will require you to submit the tax clearance certificate (TCC) from TRA evidencing the same, the question now comes how is one expected to have the certificate where the transfer was done in previous years where the TCC was not a BRELA requirement? One was required to submit

> stamped forms of transfer of

Mary Evarist is a senior Legal Services Advisor, KPMG Advisory Limited, Tanzania (mevarist@kpmg.co.tz). The views and opinions expressed here are the author and do not necessarily represent the views and shares and indicate the movement of shares

would therefore mean conforming to the new

development/ principles.

You might not see the relevance of updatin that year's annual return. Thus updating ing your company records on ORS, if you have not encountered situations where the authorities particularly licensing authorities require

the recent annual return of the company or the current official status of the company for them to renew or issue a business license.

In my view, it's high time now to have specific qualifications for Company Secretaries, this will help in proper handling of the statutory file. I also advice companies to start the update process, if they have not done so yet, so as to avoid inconveniences, bearing in mind that even though the process is done online, BRELA still goes through the physical files during the process

Files need to be located and assigned to an officer to go through them. Therefore, it may take some time for BRELA to respond as they need time to go through the file, identify any anomalies, provide their comments and for the company to respond or comment on the same.

Therefore, it causes a lot of inconvenience where BRELA records are urgently needed.

Once you upload all the documents required and get approval from BRELA, do yourself a favour by requesting for a standard search to confirm whether the records are in order and if so, treat yourself with a drink of

APPROVAL

Kenya, South Africa back Huawei

NAIROBI

KENYA'S Cabinet Secretary in the Ministry of Information and Communications Joseph Mucheru has described Chinese multinational ICT and telecommunications firm Huawei as a scapegoat in the US-China trade war, which he said has more political than technol ogical over-

"Our policies are not dictated by US policies in technology. We choose what is best for us. We will not be tied to what other people say, but we will make sure our citizens get their monies' worth," said Mucheru.

Adam Lane, Huawei's chief public affairs director in Kenya, said the US government's restrictions the will not affect the com- space."

pany's business in Africa. "We will continue to work with suppliers around the world and diversify our supply chain to prepare for all scenarios," Lane said.

Meanwhile South African President Cyril Ramaphosa, through his spokesperson Khusela Diko, also pledged the government's support. "Huawei provides a strong backbone to our telecommunication sector and is the frontrunner in 5G network." said Diko.

"The advancements made in that sector are largely because of the investment Huawei made in South Africa.

"The president expressed his concern at any efforts to curtail the efforts of Huawei to deliver a comprehensive, and what we believe to be an advanced solution in telecommunication



Emirates Group Security's Divisional Senior Vice President, Dr Abdulla Al Hashim.

Emirates Group to host aviation security symposium in September

By Guardian Reporter

THE fourth edition of an aviation security symposium (AVSEC Global 2019) will be held in Dubai in September this year with presentations on topics ranging from chemical and cyber warfare, drones and detection, to terrorism and trafficking.

In a statement, Emirates Group Security said eight workshops tackling subjects from brain hacks and security at mass gatherings to behavioural analysis and preparing for a crisis will also be held during the symposium.

Dr Abdulla Al Hashimi, Divisional Senior Vice President, Emirates Group Security said: "It's encouraging to see AVSEC's global appeal grow with every edition - it goes to show the stature and success of the event. It's become a key platform to share, discuss and ideate around the most topical is-

sues and challenges facing aviation security and our communities today," said Emirates Group Security's Divisional Senior Vice President, Dr Abdulla Al Hashim.

Dr Al Hashimi said in this increasingly complex digital world, security touches every facet of professional and personal lives hence should be treated as everybody's responsibility.

"This is why we've speakers and delegates drawn from a broad spectrum of industries. expertise and roles, as well as founders, governments, regulators, airlines and airport operators," he added.

AVSEC Global 2019 will build on the success and lessons from the 2017 event that brought together over 400 industry professionals and 25 key sponsors and exhibitors.

The event will also feature a gala dinner that celebrates the

winners of the Awards of Excellence in Aviation Security, recognising exceptional performance and achievements in the global aviation security industry.

Nominations are invited from both individuals and organisations, and the winners will be determined by an eminent panel of aviation security industry ex-

Delegates and top-notch speakers headlining the event are drawn from the global security industry.

This year the elite panel of speakers include neuroscientists, behavioural strategists, influencers, leaders, founders and directors in the security industry. Emirates' senior leadership is fully committed to creating awareness of the challenges and the trends in aviation security, and sharing ideas and best practice among stakeholders.

EQUALITY

Vodacom Lesotho aims to be best employer for women by 2025

MASERU

HAVING hosted a coding camp for 20 girls from the Leribe district, Vodacom Lesotho has emphasised the value of its Code like a Girl initiative and announced its ambition to be the best employer for women by 2025.

According to the operator, Code like a Girl looks to bridge the massive gender imbalance that persists in STEM-related fields. Launched in 2017, the Vodacom Code Like A Girl project is aimed at girls aged between 14 and 18 and hopes to encourage girls to develop an interest in ICT careers through

learning how to code. "It is an extensive global training programme for girls to help them engage with the technology industry and encourage them to consider technology as a career path in the future. The programme runs throughout the 27 countries that Vodafone operates across, and as part of the programme



each country is mandated to host a four-day coding course for girls," the company explained.

Vodacom says its investment in digital skills training programmes for young women is aimed at helping to develop their computational and critical thinking skills and showing them how to create, not simply use, new technologies.

Vodacom Lesotho Foundation hosted its inaugural Code like a Girl camp for 20 girls in October 2017. Facilitated by four female Vodacom Lesotho employees from the IT and technology department; the training focused on introductory website development using Bootstrap, CSS and HTML and basic design techniques. To date, Vodacom has trained over 380 girls in programming and looks to train 1500 girls by March 2020.

The company references the World Economic

Forum's Global Gender Gap Report, which states that increasing the number of women in STEM isn't only about harnessing the best talent to tackle the challenges facing humanity. STEM is often a foundation for well-paid careers that boost the economic security of women, and in turn give them a greater social and political voice.

Executive Head of Foundation Molemo Motseki said: "Empowering women and helping young people increase their skill-set through technology are two important areas of focus for Vodacom as part of the Company's ten year sustainable goals. By 2025, Vodafone's ambition is to be the best employer for women. Over and above that, this initiative is a continuation of the Foundation's mandate to advance gender parity and promote diversity



CRISIS

British pound slumps to 28-month low as no-deal Brexit talk increases

LONDON

THE British pound slumped to a 28-month low on Monday, as the UK's new government stepped up its talk of a no-deal Brexit, causing investors to react with alarm.

Sterling dropped to below \$1.22 and €1.10 on Monday, spooking markets as Cabinet ministers indicated a no-deal Brexit could be likely. Although markets have been aware for months that Boris Johnson, a leading Brexiteer, was likely to become Britain's next prime minister, heavy selling has hit sterling in July, causing financiers to worry that it could hit parity with the dollar.

US bank Morgan Stanley said on July 17 that the sell-off caused by a no-deal Brexit could push the pound into a one-for-one exchange rate against the US currency. Other banks were slightly more cautious but they did not paint a rosy picture of sterling's future in a no-deal scenario.

"Sterling should remain under pressure and head toward \$1.20 levels over the coming months if early elections materialise and the Conservative party under PM Johnson runs on a ticket of a divisive Brexit stance versus the EU," Petr Krpata, a currency strategist at ING Groep, told Bloomberg.

As the pound slumped on Monday, Mr Johnson sent mixed messages on whether the UK would leave the EU without a deal. He said he was working on an assumption that Britain could get a new deal but insisted the country

must be prepared for a no-deal if the EU refused to restart negotiations. Mr Johnson has continued to say that the contentious Irish border backstop plan was dead.

The backstop is designed to prevent the return of a hard border between Northern Ireland and the Republic of Ireland by provisionally keeping the UK in the Customs union with the EU. Downing Street warned on Monday that Mr Johnson would not begin talking to EU leaders about Brexit until they agreed to his demand to reopen the divorce deal they struck with his predecessor Theresa May.

But so far, the EU has refused to reopen the deal. Other members of Mr Johnson's Cabinet have also said that Britain must be ready to leave with no

On Sunday, prominent Brexiteer Michael Gove said that the government was "working on the assumption" that the UK would have a hard exit, which is now "a very real prospect."



Stacks of British pound bills

MONDAY - FRIDAY STARTING 7:30 PM

DOWNSISING

Uber lays off 400 employees amid business slowdown

NEW YORK

RIDE-HAILING giant Uber laid off 400 employees from its marketing team globally as the San Francisco company deals with concerns of business slowing down. Uber reduced the marketing team by a third as it tries to slash costs and streamline operations after it went public in May, The New York Times reported on Monday.

"Today, there's a general sense that while we've grown fast, we've slowed down," Dara Khosrowshahi, Uber chief executive, wrote in an email seen by Bloomberg. "This happens naturally as companies get bigger, but it is something we need to address, and quickly.'

Uber employs more than 22,000 people globally, with about 1,200 employees in its sales and marketing team, as of December 31, according filing. The ride-sharing com-Stock Exchange on May 10 at an IPO price of \$45. The stock is currently trading nearly 2 per cent below the IPO price.

The company is under pressure from investors over heavy losses and Mr Khosrowshahi has started making make organisational changes. Uber did not immediately respond to requests from The National for comment

on potential changes to its Middle East marketing team.

the first major restructure of the marketing and communications team since long-time Uber executive Jill Hazelbaker took leadership of the team in June. She succeeded Rebecca Messina, the former chief marketing officer.

Ms Hazelbaker said the decision to lay off 400 people was made because the marketing team was overstaffed and decision-making was unclear, according to the The New York Times. The marketing team's organisational charts alone ran to more than 388 pages, she said.

to the company's regulatory ported. The marketing team pany listed on the New York advertising campaigns and social media.



Dara Khosrowshahi, Uber chief executive.

DIGITISATION

Almost 75 per cent of Mena recruiters prefer hiring online

ABU DHABI

ALMOST three quarters of recruiters consider online jobs websites the quickest and easiest way to hire talent in the Mena region, a new poll from Bayt. com found.

Seventy-three per cent of respondents to the Middle East job portal's Online Recruitment in the Mena Region study agree that online recruitment has eased the hiring process, while nearly half said their company is looking to hire in the next three months. More than 6,500 people across the region were polled between growing.

May and July.

Omar Tahboub, general manager at Bayt, said the study is "an important depiction of the region's current techniques and tools that are used to facilitate hiring."

and training institute Nadia Global, with the emonline recruitment tools is

Ms Hazelbaker said she plans to consolidate Uber's regional marketing teams globally, including in the United States, Canada, Latin America and the Middle East, the newspaper reoversees ride promotions,

Dubai ride-hailing company Careem for \$3.1 billion in March in the biggest tech deal in the Middle East. Uber is scheduled to report second-quarter earnings on August 8. Its first-quarter results marked its slowest growth in several years and a loss of more than \$1bn.



The average age of the UAE workforce is under 30, according to the 2018-2019 Salary Survey and Review from Gulf recruiter ployment market set to be "significantly impacted" by digital transformation, an indication of why the use of

The global lay-offs mark

Uber agreed to acquire

5:30 Uwanja wa Mazoezi 6:00 HABARI 6:40 Kumekucha 7:00 Habari 8:00 Al Jazeera 9:00 Watoto wetu 10:00 Mjue Zaidi rpt 11:00 Usafiri wako 11:30 Series rpt: Iris 13:45 Igizo rpt: Kivuko 14:15 Igizo rpt: Ahadi 14:45 Igizo rpt: Mizengwe 15:00 Igizo rpt: Kimya Milele 15:30 Igizo: Mtego rpt 16:00 Mr Tanzania 17:00 Shamsham za Pwani 18:00 Jiji Letu 18:15 Mapishi 18:30 Igizo: Ahadi 19:00 Sanaa na wasanii 19:30 Jungu Kuu 20:00 Habari 21:00 Igizo: Kimya Milele 21:30 Kesho Leo

iSATURDAY 27 July

01:30 CNN International SUNDAY 28 July

22:00 Kipindi maalum: Insta Moja

22:15 Hawavumi lakini wamo

5:30 Uwanja wa Mazoezi

6:00 HABARI 6:40 Kumekucha

23:00 Isidingo rpt

7:00 Habari 8:00 Aljazeera

09:00 Watoto Wetu 10:00 Isidingo

11:45 Aibu Yako 11:50 Hawavumi lakini wamo

12:50 Bongo Movie rpt: Tanzanite

14:00 Tamasha la Michezo

15:00 Mwangaza

16:00 Korean drama: The great queen Seonduk

16:45 Igizo: Ahadi 17:30 Kipindi cha kikristo

18:00 Jiji Letu 18:15 Mapishi

18:30 Mizengwe rpt 18:45 Matukio ya wiki

19:30 Igizo: Mtego 20:00 Habari

21:05 Biko

21:10 Mizengwe

MONDAY 29 July

21:30 Mjue Zaidi 22:15 Bongo Movie: What is it?

00:30 Series rpt: Iris

5:30 Uwanja wa Mazoezi

6:00 Habari 6:40 Kumekucha

7:30 HABARI 8:00 Kumekucha Michezo

8:55 Habari za saa 9:00 Kumekucha Kishindo 9:30 Isidingo

9:55 Habari za saa

10:30 Igizo: Ahadi 10:55 Habari za saa 11:00 Kimya Milele

11:55 Habari za saa 12:00 Al Jazeera

12:30 Jungu kuu rpt 12:55 Habari za saa 13:00 Mjue Zaidi

13:55 Habari za saa 14:00 Telenovela: Destiny (Des-

14:55 Habari za saa 15:00 Meza Huru 16:30 Watoto Wetu

17:00 The Base 18:00 Jiji Letu

18:10 Aibu yako rpt 18:15 Mapishi rpt

18:30 Kesho Leo 19:00 Afya ya Jamii

19:30 Isidingo 20:00 Habari

21:05 Dakika 45 22:00 Insta Bet

22:15 Series: Iris 23:00 Habari

23:30 The Base 00:30 Al Jazeera 02:00 CNN International

TUESDAY 30 July

5:30 Uwanja wa Mazoezi

6:00 Habari 6:40 Kumekucha 7:30 HABARI

8:00 Kumekucha Michezo Habari za saa 8:55 9:00 Kumekucha Kishindo

9:30 Isidingo 9:55 Habari za saa 10:00 Watoto wetu

10:30 Shamsham za pwani 10:55 Habari za saa 11:00 Shamsham za pwani 11:25 Igizo: Mtego

11:55 Habari za saa 12:00 Al Jazeera 12:30 Afya ya jamii rpt

12:55 Habari za saa 13:00 Uchumi na biashara 13:30 Kipindi Maalum: Tafakari rpt

13:55 Habari za saa 14:00 Series rpt: Iris 14:55 Habari za saa 15:00 Meza Huru

16:30 Watoto wetu 17:00 The Base 18:00 Jiii Letu

18:15 Korean Drama: The Great queen Seonduk

19:00 Jarida la wanawake 19:30 Isiding

20:00 Habari 21:00 Tanzania yetu

21:30 Kipindi Maalum: SADC 22:15 Telenovela: Destiny (Destino)

23:00 Habari 23:30 The Base

00:30 CNN International **WEDNESDAY 31 July**

5:30 Uwanja wa Mazoezi 6:00 HABARI 6:40 Kumekucha

7:30 HABARI 8:00 Kumekucha Michezo 9:00 Kumekucha Kishindo

9:30 Isidingo Habari za saa 9:55 10:00 Watoto wetu

10:30 Korean: The Great queen Seonduk

10:55 Habari za saa 11:00 Korean:The Great queen-

11:15 Jagina 12:00 Al Jazeera

15:00 Meza huru

20:00 Habari

12:30 Jarida la wanawake rpt 13:00 Dakika 45 14:00 Series rpt

16:30 Watoto Wetu 17:00 The Base 18:00 Jiji Letu 18:15 Mizengwe rpt

18:30 Ijue Sheria 19:00 Kipindi Maalum: Tafakari 19:30 Isidingo

21:00 Aibu Yako! Hata 21:10 Kipindi Maalum: Tanesco 21:40 Kipindi Maaum: SADC

22:15 Series: Iris 23:00 Habari 23:30 The Base 00:30 Al Jazeera

THURSDAY 01 August

2:00 CNN International

5:30 Uwanja wa Mazoezi 6:00 HABARI

6:40 Kumekucha 7:30 HABARI 8:00 Kumekucha Michezo

Habari za saa

9:00 Kumekucha Kishindo 9:30 Isidingo

9:55 Habari za saa 10:00 Watoto wetu 10:30 Igizo: Kivuko

10:55 Habari za saa 11:00 lgizo: Kivuko

11:15 Kipindi maalum: SADC 11:55 Habari za saa

12:00 Aljazeera 12:30 Ijue Sheria 12:55 Habari za saa

13:00 Sanaa na wasanii

13:30 Tanzania yetu 13:55 Habari za saa 14:00 Mr Tanzania Rpt

14:55 Habari za saa 15:00 Meza Huru 16:30 Watoto Wetu 17:00 The Base 18:00 Jiji Letu

18:15 Mapishi 18:30 Jagina 19:00 Usafiri wako 19:30 Isidingo

20:00 Habari 21:00 Malumbano ya hoja 23:00 Habari 23:30 The Base

00:30 CNN International FRIDAY 02 Aug

5:30 Uwanja wa Mazoezi 6:00 HABARI 6:40 Kumekucha 7:30 HABARI

8:00 Kumekucha Michezo Habari za saa 8:55 9:00 Kumekucha Kishindo 9:30 Isidingo

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13:00 Jagina rpt 13:30 Kipindi Maalum rpt: SADC 13:55 Habari za saa 14:00 Kipindi Maalum rpt

14:15 Series rpt: Iris 14:55 Habari za saa

15:00 Kesho Leo Science slam -17:00 The Base 17:30 Ibada ya kiislamu 18:00 Jiji Letu

18:15 Igizo: Mizengwe

18:30 Shamba lulu

19:00 Uchumi na biashara 19:30 Isidingo

20:00 Habari 21:05 Kipima joto 23:00 Habari

23:30 The Base 00:30 CNN International

SATURDAY 03 Aug 5:30 Uwanja wa Mazoezi 6:00 HABARI

6:40 Kumekucha 7:00 Habari 8:00 Al Jazeera

9:00 Watoto wetu 10:00 Mjue Zaidi rpt 11:00 Usafiri wako

11:30 Series rpt: Iris 13:45 Igizo rpt: Kivuko 14:15 Igizo rpt: Ahadi 14:45 Igizo rpt: Mizengwe

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18:00 Jiji Letu 18:15 Mapishi

18:30 Mizengwe rpt 18:45 Matukio ya wiki

19:30 Igizo: Mtego

20:00 Habari

Guardian www.ippmedia.com

WORLD

Boris Johnson's no-deal Brexit gamble hits sterling

LONDON

THE British pound GBP= tumbled yesterday as investors bet Prime Minister Boris Johnson's Brexit brinkmanship with the European Union could trigger a messy divorce that would sow chaos through the world economy and financial markets.

Sterling crashed through trading barriers, falling to an intraday low of \$1.2120 in shallower overnight Asian trade, the lowest since March 2017. The pound has lost 3.6 cents since Johnson was named Britain's new prime minister a week ago.

Ever since the 2016 EU referendum, the pound has gyrated to the rhetoric of the Brexit divorce: after the result was announced, it had the biggest one-day fall since the era of free-floating exchange rates was introduced in the early 1970s.

Since the 2016 vote, sterling has

now lost 28 cents, one of the most significant falls for the currency in recent

"We see more GBP weakness to come," ING said in a note to clients. "The current sterling meltdown is in line with our view that GBP risks are heavily skewed to the downside given the Brexit uncertainty and rising odds of an early election (our base case)."

Johnson, who was hailed by U.S. President Donald Trump as Britain's Trump, has promised to strike a new divorce deal with the European Union and to energize the world's fifth-largest economy after what he casts as the gloom of Theresa May's premiership.

On entering Downing Street on Wednesday, Johnson set up a showdown with the EU by vowing to negotiate a new deal and threatening that, if the bloc refused, he would take Britain out on Oct. 31 without a deal to limit economic dislocation.



Prime Minister Boris Johnson

TOUR OF THE UNION

He told reporters in Scotland on Monday that he wanted to get a new deal but that the government had to prepare for a no-deal Brexit.

When asked about his remark during the campaign for the party leadership that the odds on a no-deal Brexit were a million to one, he said: "Provided there is sufficient goodwill and common sense on the part of our partners, that is exactly where I would put the odds.'

Many investors say a no-deal Brexit would send shock waves through the world economy, tip Britain's economy into a recession, roil financial markets and weaken London's position as the pre-eminent international financial center.

Supporters of Brexit say that while there would be some short-term difficulties, the disruption of a no-deal Brexit has been overplayed and that in the long-term, the United Kingdom would thrive if it left the European Union.

Johnson's ascent has placed an avowed Brexiteer in charge of the British government for the first time since the 2016 EU Brexit referendum.

Johnson will tell Welsh farmers yesterday they will get a better deal after Brexit, part of a countrywide tour to win support for his "do or die" pledge to leave the European Union by Oct. 31.

"I will always back Britain's great farmers and as we leave the EU we need to make sure that Brexit works for them," Johnson said before arriving in Wales.

"Once we leave the EU on the 31st of October, we will have a historic opportunity to introduce new schemes to support farming - and we will make sure that farmers get a better deal. Brexit presents enormous opportunities for our country and it's time we looked to the future with pride and optimism."

Conflicting interests characterizes Washington policy towards Iran

WASHINGTON

AS tensions run high between the United States and Iran, conflicting interests within the U.S. administration have greatly impacted U.S. policy toward the Middle Eastern country, experts said.

"There are conflicting goals in the Trump administration towards Iran," Wayne White, former deputy director of the Middle East Intelligence Office of the State Department, told

U.S. President Donald Trump ran in 2016 on staying out of foreign military conflicts such as Iraq, since after the brutal war in the country, there is little public appetite within the

the 2015 Iran nuclear agreement, arguing that it was a "bad deal" that would not prevent Tehran from obtaining nucle-

Recent weeks have seen a U.S. military buildup at Saudi Arabia's Prince Sultan Air Base. The move started last month, but Washington is expected to ramp it up in the weeks ahead as Tehran increases strikes on oil tankers in the Strait of Hormuz, and after Iran shot down a U.S. drone last month -- a claim that Tehran denies.

But Clay Ramsay, a researcher at the University of Maryland, believes that "the Department of Defense and the military will be extremely loath to get into an actual exchange of fire with Iran, because they understand that Iran's next step would not be predictable and so cannot really be prepared

"The U.S. itself will continue with three conflicting policies toward Iran, from the Defense Department, the NSC (National Security Council) plus the State Department, and

Trump believes having a hawk like Bolton on his team gives

him stronger leverage against adversaries.

Murders continue in S. Africa's gang-ridden areas despite army deployment

CAPE TOWN

MURDERS in South Africa's gang-ridden areas continued to rise over the weekend despite the deployment of troops, authorities

A total of 46 people were murdered over the weekend, with 21 shootings, 20 stabbings and five murders by other causes in Cape Town and other areas in the Western Cape Province where gang attacks have been spiraling out of control, Western Cape Premier Alan Winde said on Monday in his latest update on crime statistics since the deployment of troops on

There were also several reports of shootings, in which victims were injured over the weekend. Among those shot and injured were two children aged six and 16, according to Winde.

During last weekend, a Ukrainian tourist was stabbed to death while hiking on Table Mountain, a tourist attraction in Cape Town, Winde said.

All these happened despite intensified anti-gang operations by police, with the assistance of the deployed troops, Winde said.

The South African National Defense Force (SANDF) deployed the troops after police failed to stem gang-violence. The deployment will last three months and can be extended depending on the situa-

It is still too early to record the real impact of the deployment of troops in the communities affected by gangs, Winde said.

While the deployed troops have three months to stabilize the situation, "we call on the South African Police Service (SAPS) to make maximum use of the additional re-



sources provided by the SANDF,"

said Winde. "We cannot expect the SANDF to solve this crisis. They are a temporary tool at our disposal. What we really need is a fully resourced, functioning police service, and in order to do this, we need effective, committed police management," the premier said.

Winde reiterated his call on Police Minister Bheki Cele to ensure proper allocation of police resources in the Western Cape.

Confronted by rising crimes, the Western Cape province's police force is dramatically under-resourced compared to other provinces run by the ruling African National Congress (ANC), according to Winde. The Western Cape, the only province run by an opposition party, has requested more police officers but to no avail.

While one officer must protect 375 people on average nationally, in the Western Cape, the ratio is 1:509. The opposition Democratic Alliance, which administers the Western Cape, accuses the ruling African National Congress (ANC) of turning a blind eye to rising crimes in the province in a bid to weaken the DA's control

US congressman's remarks on Hong Kong 'double standard'

THE Chinese Foreign Ministry on Monday said some European and American people are abiding by double standards by shielding rioters in the Hong Kong Special Administrative Region (HKSAR) and turning a blind eye to their violence and illegal acts.

Spokesperson Hua Chunying's remarks came as Eliot L. Engel, chairman of the U.S. House Committee on Foreign Affairs, said that he was "deeply concerned by the reports of police brutality in response to peaceful protests in Hong Kong," and that "allegations of police vio-

lence over the past weeks have tarnished Hong Kong's international reputation for good governance and the fair administration of jus-

Hua (pictured) expressed her doubts on Engel's comments and said he has "turned white to black" and "confused right and wrong." "How can some Americans use

the words 'peaceful protests' when seeing violent protesters storm the Legislative Council Complex and besiege the Liaison Office of the Central People's Government in the HKSAR, not to mention the organized assault on police by lethal weapons?" Hua asked.



She recalled a resolution passed by the European Parliament earlier this year which stressed that demonstrations and freedom of expres-

sion, which are not without limits, must be exercised within the law and subject to police enforcement restrictions.

Hua also said during the Occupy Wall Street movement in 2011, the New York authorities intensified police by gathering policemen from eight cities, deploying explosionproof vehicle, riot squads, snipers and horse teams and using weapons such as electric batons and taser guns.

Saying the U.S. police have repeatedly mentioned force must be used when there is any threat to the lives of the officers, Hua wonders if officers in Washington D.C. and New York were assaulted in the same way as those in the HKSAR, what the U.S. police would do.

She reiterated that the central government firmly supports the HKSAR government in exercising effective governance and the police there in punishing lawless and violent acts in accordance with the law, so as to safeguard long-term stability, development and prosperity of the city.

All people with a sense of justice and all citizens who truly love Hong Kong should make joint efforts for Hong Kong's long-term peace and stability, Hua added.

Xinhua

United States for any new military conflicts. However, tensions have escalated between Washington and Tehran since Trump pulled the United States out of

the president," Ramsay told Xinhua.

Trump will send mixed signals on purpose, he said. President Trump himself will produce rapid fluctuations - sometimes sending conciliatory signals, sometimes insulting Iran -- because he believes this behavior is psychologically effective and weakens the adversary's resolve."

On Trump's team are hardliners such as U.S. National Security Advisor John Bolton, who is far less wary of armed

conflict and is castigated by critics as having a thirst for war. According to Axios, a U.S. news publication, White House insiders contend that Trump finds Bolton valuable because

Morocco's King Mohammed VI hailed for decision to rejoin AU

ADDIS ABABA

THE African Union (AU) Commission has applauded the King of Morocco, Mohammed VI, for the decision to rejoin the 55-member pan African bloc in January 2017.



The remark was made on Monday by Kwesi Quartey, the Deputy Chairperson of the AU Commission, as he commended Morocco's King Mohammed VI, who yesterday marked 20 years on the throne, who ascends the throne on July 1999 at the age of 35 following the death of his father Hassan II, who ruled the country for about 38 years.

For over three decades since its withdrawal from the Organization of African Unity (OAU), which later became the AU, Morocco had not been part of the organization, but recently, the country has changed its stance towards the Union, making the readmission to the AU on the top of its agenda.

The North African country had rejoined the pan African bloc on January 31, 2017 during the 28th AU heads of state and government summit that was held on the AU headquarters in Ethiopia's capital Addis Ababa.

The AU Commission Deputy Chairperson, while speaking about King Mohammed VI's two decades of rule, "expressed appreciation for the King's wise leadership, particularly his efforts in advancing socio-political and economic development in the Kingdom of Morocco from the onset of his enthronement on July 1999."

Quartey also "applauded King Mohammed VI for the decision to rejoin the African Union in 2017." The deputy chairperson further "wished Morocco's King Mohammed VI as well as the people of Morocco well."

King Mohammed VI of Morocco, representing the North African country at the AU leaders' summit after more than three years of absence at the continental Union back in 2017, had said that "it is a beautiful day when one returns home after too long an absence.

Africa is my continent and my home. I am finally home and I am happy to see you. I missed you all." "We have never broken up the ties. We have always been there and you could rely on us," King Mohammed VI told African leaders at the 28th AU summit in Addis Ababa. Xinhua

STATISTICS indicate a steady growth of the scale of foreign investment China has used. Last year, China's actual utilization of foreign investment hit a record high. In the first half of this year, the actual utilized value of foreign investment in China rose 7.2 percent from a year ago

to reach 478.33 billion yuan. It is not easy for China to see a steady increase in the utilization of foreign capital as the global transnational investment continues to fall and countries are facing greater challenges in attracting foreign investment, said Sang Baichuan, director of the Institute of International Business at the University of Interna-

tional Business and Economics. A recent report released by the United Nations Conference on Trade and Development (UNCTAD) shows that the total size of global cross-border direct investment has fallen from \$1.9 trillion

China holds strong appeal to foreign investment in 2015 to \$1.3 trillion in 2018.

At present, the in-depth development of economic globalization has encountered twists and turns, including intensified trade and investment disputes, as well as unilateralism and protectionism that have seriously affected the international order and the multilateral trading system. Will this situation affect China's utilization of foreign capital?

"There is an impact, but it is generally controllable," said Zhang Yansheng, chief research fellow with the China Center for International Economic Exchanges.

Currently, there are indeed some export-oriented labor-intensive enterprises that are transferring their production capacity out of China. "We have to see this phenomenon objectively, analyze it

rationally and keep calm," said Zhang.

Although the transfer of production capacity to other countries could reduce costs, it also faces risks brought by uncertainties in such areas as industrial supporting capacity, economic development environment and labor quality. Taking these factors into full consideration, few foreign-funded enterprises would move out of China simply to avoid being hurt by the unilateralism

and protectionist measures of the U.S. There are more reasons for some foreign-funded enterprises to shut down factories in China and transfer their production capacity out of the country, than just to stay away from the negative impact of unilateralism and protection-

ist measures. Some enterprises chose to move their their own poor management, and some low-end manufacturing companies did so as due to rising labor and land costs

The global industrial chain is dynamically adjusted and will continue to evolve with the changes in international division of labor and global industrial layout. Therefore, the migration and relocation of the industrial chain is a normal phenomenon under market economy, said Zhang, pointing out that the relocation of foreign capital from low-end manufacturing is in line with the current stage and laws of China's economic development.

Facts have proved that thanks to a series of new measures to expand opening up, the actual utilization of foreign capi-

production capacity out of China due to tal in China's pharmaceutical manufacturing, electronics and communications equipment manufacturing industries in the first half of the year increased by 12.8 percent and 25 percent year-on-year, and that in information services, R&D, design services and scientific and technological achievements transformation services increased by 68.1 percent, 77.7 percent and 62.7 percent respectively. The rapid growth of foreign capital utilization in these areas indicates that China has shown strong appeal to highlevel and high-quality foreign capital.

China has a well-established industrial system that can form a good industrial ecology and the scale of the industry has delivered obvious advantages. In addition, the country is producing more and more high-quality talents, who can un-

and even high-tech services, and the wage level is relatively low compared with developed countries. All these factors are favored by foreign companies, said Xing Houyuan, deputy director of the service outsourcing research center of the Ministry of Commerce. High-quality foreign investment will

dertake high-end manufacturing, R&D

stay in China and more such capital will be introduced, said Xing.

"Looking ahead, a series of measures to stabilize foreign capital will gradually take effect, and China has the basic conditions to push the utilization of foreign capital to a higher level and higher quality." Zhang said. Major measures taken by China to expand the opening up of consumption and the manufacturing service industry have boosted the confidence of foreign companies to invest in the country. People's Daily

China receives wide support on human rights as it stands by righteousness

By Guo Chushan

OVER 50 countries voiced support for China on issues related to Xinjiang policies in a joint letter to the UN re-

remarkable China's Lauding achievements in human rights development, they expressed clear stand to back China's Xinjiang policies, praised China's respect to and guarantee of human rights in counter terrorism and de-extremization activities, and stressed that the vocational education and training centers set in Xinjiang have effectively protected the basic human rights of the people of all ethnic groups.

These countries said they oppose relevant countries' practice of politicizing human rights, and urged a certain group of countries to stop using uncorroborated information to make unfounded accusations against China.

The move came just days after some 20 western countries smeared China's de-extremization efforts in the region in a joint letter addressed to the UN Human Rights Council and UN High Commissioner for Human Rights, which powerfully responded to the western slander.

Some countries also sent notices or released news to express support for

These two joint letters reflected completely different stands and attitudes, and the facts are obvious. Those who accuse China are western countries that are known for setting up ideological opposition and politicizing human rights issues. They call themselves "defenders" of human rights, and are always waving the big stick of human rights just to interfere with the internal affairs of other countries.

However, their own record of human rights protection is seldom clean, with frequent infringement upon civic



The Xinjiang Uygur Autonomous Region is a part of China, and Xinjiang affairs are China's internal affairs that concern the country's sovereignty, security and territory integrity

rights, prevailing money politics, increasing wealth gap, severe racial discrimination and tragedies of immi-

Among those who praised China are countries from Asia, Africa, Europe, and Americas. Many of them are members of the Organization of Islamic Cooperation.

It indicates that the western countries' groundless accusation of others won't work anymore, as such approach is not allowed by not only China, but also other countries that adhere to justice.

The achievements and development path of China's human rights cause, as well as the country's resolution to safeguard human rights have been broadly recognized. Those who stand by justice will be supported and the righteousness will finally win.

Justice always stands with facts. China has achieved remarkable proghas made historic leaps in living standards for nearly 1.4 billion people, from living in poverty to having access to basic material needs, and then to moderate prosperity. The country has built the world's largest education, social security and medical systems.

During the third round of the Universal Periodic Review led by the UN Human Rights Council, China's social and economic development and human rights protection were praised by over 120 countries.

There is no universal development path for human rights, and every country has the right to choose a proper one according to its own national conditions. The practice of some western countries to defame others will not succeed or receive

The Xinjiang Uygur Autonomous Region is a part of China, and Xinjiang affairs are China's internal ress in human rights development. It affairs that concern the country's

sovereignty, security and territory integrity. Xinjiang affairs do not target any specific ethnic group or religion, but are problems of terrorism and violence. The Chinese government and people are in the best position to evaluate Xinjiang-related issues.

Faced with severe threats from both terrorism and extremism, the Xinjiang Uygur Autonomous Region adopted a series of measures in accordance with the law that have not only struck at terrorism, but also made positive exploration of preventive counterterrorism and deextremization approaches. These measures have effectively brought a turnaround to the situation in the region.

In the past more than two years, not a single violent and terrorist incident took place in Xinjiang. The region now enjoys social stability and unity among all ethnic groups. People there are living a happy life with a stronger sense of fulfillment and security.

Facts speak louder than words. China has for times invited foreign ambassadors, officials of international organizations and journalists to visit

They said what they experienced there was totally different from the western reports, and they also gave high reputation on China's efforts to combat and prevent terrorism, protect religious freedom of the citizens, safeguard the traditions of ethnic minorities and develop economy to improve livelihood.

Many of those who have been to the vocational education and training centers said that they saw smiling faces, happy classes and rich curriculums. The rumors and smears collapsed in front of such facts.

Practices proved that the measures adopted by Xinjiang are effective, and are positive exploration of preventative counter-terrorism. These measures are important contribution made by China to the global counter-terrorism work.

Justice always stands with righteousness. The double standards of certain western countries on terrorism and human rights, as well as their practices of pointing fingers at others while neglecting their own problems have fully revealed their hypocritical nature.

The two white papers on Xinjiangrelated issues released by China in the past year that introduced Xinjiang's counter terrorism and de-extremization measures have declared a war between human civilization and barbarism, and they deserve support, respect and understanding.

By singling out China and interfering with China's sovereignty and internal affairs, some western countries have completely abandoned human justice and conscience, which is completely unacceptable for everyone that pursues justice and progress. Such approaches are nothing different with the previous China-related human rights proposals, and will finally fail.

China will stay committed to the "Chinese path" suited to its national conditions, pursue mutual learning among different countries based on equality and mutual respect, and keep offering assistance to the human rights development of developing countries within its capabilities.

China sticks to fairness and justice, opposes politicizing human rights issues and double standards. Besides, it also rejects seeking to interfere in other countries' internal affairs under the pretext of human rights. By speaking for developing countries, it has won wide respect and high reputation from the international society.

People's Daily

Chaos and fear in Libya's Mitiga airport after missiles halt air traffic

TRIPOLI

MISSILES on Monday hit Tripoli's only functioning Mitiga airport which remained closed to air traffic, causing chaos and fear among passengers, witnesses said.

Authorities announced the closure of the airport's air space twice on Monday after it was hit by rockets. No one has claimed responsibility for the

After the destruction of Tripoli International Airport in 2014 in a civil war between armed groups vying for power, Mitiga became the area's only airport running domestic and international flights.

The airport has been targeted with missiles on different occasions in recent years as OPEC member Libya slid into chaos following the fall of leader Muammar Gaddafi in 2011.

A few minutes after the airport resumed air traffic on Monday, passengers preparing to board a Tunisiabound plane had to be taken back to the terminal when three missiles were seen falling nearby, a Reuters witness

Libyans mainly fly to Tunisia for better medical services.

"A missile fell on an open area and caused a black smoke," the witness

Many passengers had to return to Tripoli as flights were canceled due to security concerns while others queued in front of airline agencies to seek information.

"When will this tragedy end?" a woman said while holding her daughter and staring at the black smoke caused by the attack.

Many people were also seen rushing to their relatives who had been scheduled to take off.

Afghan forces, NATO killed most civilians in 2019 - UN

MORE Afghan civilians were killed by Afghan and NATO forces than by the Taliban and other militants in the first half of 2019, the UN mission said in a report released yesterday.

Most of the civilian casualties were apparently killed during Afghan and NATO operations against insurgents, such as airstrikes and night raids on militant hideouts. Insurgents often hide among civilians.

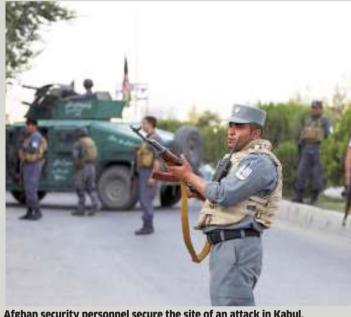
According to the report by the UN mission in Afghanistan, 403 civilians were killed by Afghan forces in the first six months of the year and another 314 by international forces, a total of 717. That's compared to 531 killed by the Taliban, an Islamic State affiliate and other militants during the same period.

The report added that 300 of those killed by militants were directly targeted. The Taliban have been carrying out near-daily attacks, mainly targeting security

The Taliban have rejected calls for a cease-fire as they hold talks with the United States aimed at ending the 18-year war. An Islamic State affiliate has meanwhile launched attacks targeting security forces as well as minority Shi-

There was no immediate comment from the Kabul government, the Afghan military of the international coalition forces on the UN

The US formally ended its combat mission in Afghanistan in 2014



Afghan security personnel secure the site of an attack in Kabul, Afghanistan, on Monday. (AP)

but still provides extensive air and other support to local forces battling both groups.

"Parties to the conflict may give differing explanations for recent trends, each designed to justify their own military tactics," said Richard Bennett, the human rights chief of the UN Assistance Mission in Afghanistan, which released the report.

He said the situation for ordinary Afghans would be improved "not just by abiding by international humanitarian law but also by reducing the intensity of the fighting.'

According to the report, civilian deaths and injuries were down by a quarter from January to June 2019 compared with the same time last year, when casualties were at an all-time high. Civilian casualties attributed to insurgents dropped by 43%.

One in three casualties was caused by ground combat and a fifth were caused by roadside bombs, the report showed. Aerial operations accounted for around 14% of the casualties.

On Tuesday, a Taliban statement praised the killing of two US service members the previous day in southern Kandahar province. The Afghan soldier who turned his gun on the Americans was wounded and is in custody, according to US officials.

The Taliban called the shooter a "hero" and said the Afghan soldier had opened fire at the Americans inside a military base in the Shah Wali Kot district in Kandahar. The US military has so far not identified the slain Americans, pending

notification of their families. Even with the Taliban-US talks underway, there appears to be no end in sight for the violence.

A suicide bomber on a motorcycle detonated his explosives at a market in southern Kandahar province on Tuesday morning, killing at least three children, said Jamal Naser Barekzai, spokesman for the provincial police chief. He said 23 civilians, including eight children, were wounded in the attack in the Spin Bolduk district near the border with Pakistan.

Also Tuesday, a Taliban attack on a checkpoint left three police officers dead in northern Baghlan province, said Jawed Basharat, spokesman for the provincial police chief. He said air support was called in following the attack on the outskirts of the provincial capital, Puli Khumri, and that around 50 Taliban insurgents were killed.

Late on Monday, insurgents targeted a checkpoint in the Kushk Kuhna district in western Herat province, killing at least 11 Afghan security forces, said Wakil Ahmad Karokhi, a provincial councilman.

There was no immediate claim of responsibility for the three latest attacks.

There has also been no claim of responsibility for an attack Sunday night that apparently targeted the office of the Afghan president's running mate and former chief of the intelligence service.

The VP candidate, Amrullah Saleh, was safely evacuated from the scene of the attack, which left at least 20 people dead and about 50 wounded. Saleh is known for his fierce anti-Taliban stance.

Trump wants forces 'reduced in Afghanistan by 2020 election'

WASHINGTON / KABUL

US President Donald Trump wants combat forces reduced in Afghanistan by the next US presidential election, Secretary of State Mike Pompeo said on Monday, in comments that underlined the growing pressure from Washington to cut troop numbers there.

Trump's South Asia strategy, unveiled in August 2017, called for an open-ended deployment of US forces with the goal of compelling the Taliban to negotiate peace with the Kabul government to end nearly 18 years of war.

However, Pompeo's comments underscored a shift that has apparently taken place since talks with the Taliban opened last year.

"That's my directive from the president of the United States," Pompeo told The Economic Club of Washington DC when asked whether he expects the United States to reduce troops in Afghanistan before the next election in November 2020.

"He's been unambiguous: end the endless wars, draw down, reduce. It won't just be us," he said, referring to Trump's directive. "We hope that overall the need for combat forces in the region is reduced."

The disclosure of a timeline will add to speculation that Trump is prepared to strike any deal with the Taliban that will allow for at least partial US withdrawal before American voters go to the polls, irrespective of the concerns of the US-backed



government in Kabul.

"Now suddenly adhering to the date suited to Trump's election date has become more important than the meticulous task of bringing peace to Afghanistan," said a senior Afghan official who is also a close aide to President Ashraf Ghani.

"The American haste to pull out foreign troops has only provided more leverage to the Taliban. Afghan forces will be soon abandoned to fight the war alone," said the official, who declined to be identified.

Pompeo's comments come at a delicate moment, as Afghanistan prepares for a presidential election of its own in September and the United States prepares to engage in another round talks with the insurgents.

Disclosing Trump's goal of withdrawing forces could weaken the US negotiating position if the Taliban believe Trump wants to get out, no matter what.

On Friday, the State Department said Pompeo and Ghani agreed in a telephone call to "accelerate efforts" to end the war, and that the United States

remained committed to a "conditions-based" drawdown of

Pompeo said he was optimistic about the negotiations with the Taliban to end the nearly 18-year-old war.

Washington wants a deal under which foreign forces would pull out in return for security guarantees by the Taliban, in particular a pledge that the country will not become a safe haven for terror groups.

"We want them to take their country back, and we want to reduce what is, for us, tens of billions of dollars a year in expenditures," Pompeo said.

More than 20,000 US and other NATO coalition troops are in Afghanistan as part of a mission to train, assist and advise Afghan forces, which remain heavily dependent on US air support, and to carry out counterterrorism operations.

INTRA-AFGHAN TALKS

While US diplomats say the peace process must be "Afghan owned and led", senior Afghan officials and Western diplomats said the timetable being imposed by the White House to get US troops out risked overshadowing the wider aim of peace among Afghans.

"Ensuring that the Afghan government and the Taliban hold direct talks has clearly slipped below the radar, the main aim is to cut a deal with the Taliban before Afghan elections in September," said one European dip-

US builds world's largest cyber arsenal, triggers cyber arms race

THE US military and intelligence departments are building the world's largest cyber arsenal as destructive as nuclear weapons, triggering a cyber arms race

in a global context. They are finding loopholes of software and systems and developing Trojan virus for cyber attacks, even cyber wars.

The US competed in a crazy arms race with the Soviet Union back in the Cold War, during which the two parties had developed nuclear weapons that were able to blow the earth a dozen

times. The military competition had placed the whole world in a shadow of a possible nuclear war.

Now in the era of internet, the US, exploiting its advantages in technology and monopoly of the American enterprises in internet infrastructure, is making great efforts to develop cyber weapons, which has triggered another round of arms race, posing serious threats and risks against global cyber security.

The WannaCry ransomware attack, which unfurled across the world on May 12, 2017, hit over

300,000 computers in 150 countries and regions and 100,000 organizations, leading to a total loss of 50 billion yuan (\$7.23 billion). A great number of hospitals, educational organizations and government departments were attacked.

One of the important reasons for the ransomware to cause such a huge loss is the leakage of a cyber weapon named Eternal Blue developed by US National Security Agency (NSA) which enabled the virus to spread like a worm under the control of

hackers.

When the NSA lost control of the software behind the WannaCry cyberattack,it had an unshirkable responsibility in this blackmail incident and it was like "the US military having some of its Tomahawk missiles stolen," said Brad Smith, Microsoft's Chief Legal Officer. It is noteworthy that the cyber weapon Eternal Blue is only one of the many attack techniques held by the Equation Group of the NSA.

On April 14, 2017, hacker organization Shadow Brokers

released a large number of Equation Group exploits, tools, and code including the Eternal Blue by which the hackers could invade computers with internet access and create huge loss overnight just like the WannaCry did.

The NSA attack data released by the Shadow Brokers also included the attack tools targeting browsers, routers and mobile phones, a zero-day exploit for Windows 10, as well as a record of invasions into global central banks and the SWIFT system.

In the same year, the

WiKiLeaks began a series of leaks code-named Vault 7, publishing 8,761 documents and files that revealed the highly confidential global cyber invasions conducted by the Central Intelligence Agency (CIA) from 2013 to 2016, including attack approaches, targets, meeting minutes, records of overseas operation, as well as attack machines and 700 million lines of code. Experts estimated that this was just a tip of the iceberg of the CIA cyber war.

According to reports, by the end of 2016, the CIA's hacking division, which formally fell under the agency's Center for Cyber Intelligence (CCI), had over 5,000 registered employees and had produced more than a thousand trojans, viruses, and other "weaponized" malware.

Apart from the NSA and CIA, the US Cyber Command is also developing its own cyber weapons. Founder of WiKiLeaks Julian Assange disclosed in 2015 that Washington had developed over 2,000 cyber weapons, making US the largest cyber arsenal.

People's Daily

Guardian



Dar es Salaam's Jeshi Stars men's volleyball squad in a group picture after the completion of this year's National Volleyball Club Championship at JKT Hall venue in Morogoro last weekend. Jeshi Stars laid their hands on the top honour with 3-1 victory over Mwanza Transit Camp side. Jeshi Stars' women won the women category, cruising to a 3-2 win over Star Girls also from Dar es Salaam. PHOTO: MICHAEL

Cricket: Talk of rift with Rohit 'baffling', says Kohli

MUMBAI

INDIA captain Virat Kohli on Monday quashed reports of a rift with senior batsman Rohit Sharma, calling the rumours "baffling" and "ridiculous" before the team's departure for a tour of the West Indies.

Since India's exit in the semi-finals of the 50-over World Cup this month, reports of a crack in relations between Kohli and his limited-overs deputy Rohit have dominated

"Even I have heard a lot of things in the last few days. You obviously get to hear these things from outside," Kohli told reporters at a city hotel.

"If the team environment was not good, then the way we have been playing in the last two-three years, that would not have been

possible. "I know how much the dressing room succeeding in international cricket so if that was not there, then whatever success we have achieved, would not have been possible, we would not have been at the position we

Kohli's men sit atop the world test rankings while they are second behind World Champions England in the 50-over format.

are in world cricket."

Rohit scored five centuries in the World Cup in England to top the batting charts with 648 runs and Kohli, who is the top-ranked batsman in both tests and ODIs, said he only had respect for the 32-year-old.

is absolutely ridiculous to read such stuff that nothing comes above test cricket." comes out there," he added.

"We are feeding off lies, we are overlooking facts. We are turning a blind eye to all the good things that have happened and creating fantasies and scenarios in our head and we want to accept that it is the truth.

"And I have seen this for too long now. Bringing personal lives into the picture, it is disrespectful after a moment."

WORLD TEST CHAMPIONSHIP

India will play three T20s, three ODIs and two tests against the West Indies with the series also marking the start of the World Test Championship for both teams.

The long-awaited test championship, involving the nine top-ranked test nations competing in a league till April 2021, has been designed to give more meaning to test

The revamped Future Tours Programme (FTP) will see teams play three home-andaway series over a two-year cycle. The top atmosphere, the trust is essential in two teams will then progress to a June 2021 final.

> "It's a great thing, we all have been looking forward to it. I feel it will give context to all the cricket we would play. It's a great thing for test cricket at the moment," Kohli added.

> "Test cricket really needed a boost... It was important to have an incentive attached to test cricket in a way which the test championship presents. I'm glad that people have thought about test to keep it relevant with the test championship.

"I think for the pure joy of playing cricket and executing your skills as a cricketer test "In my opinion it is baffling to be honest. It cricket is the most important format. For me

REUTERS



Rohit Sharma and Virat Kohli

Azam FC did well to reach 2019 Kagame Cup final, but the bell tolls for Taifa Stars

By Correspondent Michael Eneza

AZAM FC have lately concluded a brave effort to defend their East and Central African Club Championship title, known as Kagame Cup and hosted this year at the Stade de Kigali, in the Rwandan capital. They left the cup at the venue as their opponents, Kampala City Council Authority (KCCA) FC were definitely the more organized side and deserved to win the contest. It was a big success for the Kampala City side as the last time they took the cup was 41 years ago, the year Gen. Idi Amin was about to be hounded from power, while Azam were the defending champions, having taken the cup for two years consecutively, and instinctively knew

While losing the final match and hence the title isn't a big issue because every contest must have a winner and a loser, it was the way they lost that says plenty. The side, usually branded as an ice cream outfit after a typical product of the Azam Group, did not show that they were a champion side but rather one with talent, ability to push and fight gallantly, while lacking capacity in a number of areas, like sense of space and ability to possess. KCCA were more organized in that area and that tells something about Tanzanian football at the moment, what are its standards, etc.

The cause of worrying isn't in the first place about Azam FC as it did well to reach the final, upsetting good opposition including a not so well packed TP Mazembe of neighbouring DR Congo, arguably one of the most respected clubs in Africa over the past five to ten years. The worry is that the sort of game that Azam FC put up for the final encounter, which ought to have showcased their abilities as a team, was under the bar for the defending champions. Still it is from this same outfit that the Tanzania Football Federation (TFF) is now hiring a national coach.

There is an expression in the national language that a goat doesn't fatten up at the market or auction grounds, in which case the new trainer will not be a better coach because he is now with Taifa Stars. Additionally,



Azam FC forward, Obrey Chirwa (L), dribbles past Kenya club Bandari FC player in the CECAFA Kagame Cup match which took place in Huye, Rwanda last week. PHOTO: COURTESY OF AZAM FC

the fact that he has club loyalties and even a Kagame Cup tournament final appearance belt on his waist, it is hard to see how he pushes his Taifa Stars engagement beyond the call of duty, that is, to play better than his Azam FC side has lately demonstrated. Chances are that the coach will see his national side appointment as a consultancy, assistance.

In addition, while clubs have reliable contractual and reporting mechanisms in place, so that players and the coach are regularly paid in an unquestionable procedural modality, the same is not the case for Taifa Stars, and TFF as an organization. There were reports that by the time the federation was revoking their engagement with then head coach Emmanuel Amunike they had not paid him for around three months. Not much was said about paying the players, how far TFF relied on last minute donations and how far things were done procedurally that is, non-habitually.

Further, engaging a professional coach from outside with impeccable standing as a player in one of the best clubs in the world, Barcelona FC, did not make Taifa Stars an exceptional team. But it must be admitted that qualifying for the AFCON finals was a solid achievement in itself, despite the lapses in play that tormented the viewing public as to the performance level of the team in comparison with other sides in the finals. That was largely to be expected as the side qualified by the mere chance that Lesotho and Cape Verde played to a goalless draw, while Uganda played a relaxed game as it had long since qualified, enabling Taifa Stars to romp home with a 3-0 win.

Amunike would by comparison with his replacement, if on an interim basis at first, have more reasons to showcase his coaching abilities with the side, while Etienne Ndayiragije has split loyalties. What's worse, as the national team is no longer under State House patronage despite the keen interest that President John Magufuli has in the team, chances are that engaging a full professional coach with a respectable CV either as a player or coach in advanced countries is not a priority in the TFF wish list at present. The leadership has a greater interest in making ends meet in the circumstances, and thus tend to hire pliable personnel unlikely to trouble

That explains at least a couple of their latest moves, like appointing Mbwana Samatta as tourism ambassador instead of a credible personality or publicity agency, the way President Paul Kagame paid Arsenal FC 30million pounds as co-sponsor to have a small logo, Visit Rwanda as part of the club armband. Appointing Mbwana implies that he uses his own resources to make the contacts that he can, and TFF pleases a home crowd that we have a tourism ambassador abroad, thanks to the TFF leadership. The same applies to appointing Ndayiragije, as behind him stand local coaches eager to pick the iob even with the paltry sums they can expect from TFF - until a fresh public outcry compels appointing a credible professional coach. We shall be older by

'We need to develop a killer instinct'

By Correspondent Lloyd Elipokea

LET us rapidly get out of the starting blocks this Sunday then, to ponder just a tad on the big football showdown which unfolded last Sunday at the awesome National Stadium in Dar es Salaam.

Indeed, the much touted run-in pitted the Taifa Stars squaring off against Kenya in the First Leg of the CHAN Finals Qualifiers.

Naturally, as was to be expected, many wananchi would have given their right arm just to have seen the country's national team really throttle Kenya last weekend in the all-important qualifier.

Alas, but our hopes for victory all turned out to be in vain. In an outcome that definitely wasn't in the script, both Tanzania and Kenya ended affairs in a nil-all draw.

Personally, despite the sense of deflation now undoubtedly pervading most quarters in the country, I for one, am not walking around with a woebegone look plastered all over my

In fact, I remain bullish that the Taifa Stars will eclipse Kenya in the latter's own backyard in the decisive and return leg of this CHAN Finals Qualifier.

However, for the purposes of being candid, I have to own up to the fact that I am distinctly troubled by the wider picture involving the Taifa Stars as they pluckily strive to chart an infinitely more rewarding and ultimately successful course in This, 'the People's Game'.

In a bid to precisely zero-in on the source of my worries, it is the Taifa Stars' big-game mentality which is the culprit.

You see, for quite some time, I have observed with burgeoning concern the sharp drop in confidence of our local players when they are facing a genuine litmus test against a looming football

Sadly, this case of 'the jitters' applies to our domestic players across the club and national football team levels.

Indeed, I am indubitably certain



Senior national football team pose for picture shortly before the kickoff of the squad's AFCON qualifiers' match against Cape Verde in

and devoted readers of this very column are not totally in the dark about the fact that our domestic players seem to develop spiking levels of sheer fright whenever they are playing against a traditional football heavyweight or highflying squad.

Granted, it could be rightly argued that Simba SC and the Taifa Stars attempted to break out of this well-known negative mould of local football when the Stars historically qualified for this year's AFCON Finals in Egypt and when the reigning domestic top flight champions, the Msimbazi Reds, went on a storybook run in this year's CAF Champions League all the way to the quarterfinals.

Unfortunately though, the sum total of history is not encapsulated in just one blindingly successful year.

Indeed, to get a real sense of this 'deer in the head-lights syndrome' which has affected our football players for a lengthy period of time, one must examine our success record in the many a year which led up to this amazingly successful year that it has been thus far.

For example, throughout the 2000s and indeed for that my fellow sports commentators a sizable slice of this concluding 2nd decade of the 21st

Century, our giant clubs and national team all turned in very meager returns in the success stakes.

On the continental football patch, our aristocratic clubs would easily dispose of the small fry in the early rounds.

However, come the 2nd round, when they would be most often drawn to lock horns with the stronger football outfits of West Africa and North Africa, for instance, the likes of Simba, Yanga and Azam FC would frequently wilt under the pressure of playing against the likes of the Enyimbas, Esperances and Zamaleks.

Similarly, our Taifa Stars fared just as badly on the international scene as they notably failed to qualify for both the AFCON Finals and the World Cup.

I would like to hastily point out that all of my criticisms should take absolutely nothing away from the remarkably seismic leap forward which was taken by Simba SC and perhaps most breathtakingly, by the Taifa Stars so far this

Nonetheless, despite these achievements, only consistency will demonstrate whether Tanzanian football has successfully solved its 'Big-Game' mentality woes or not.

Ronaldinho facing financial troubles in Brazil - report

SAO PAULO

A COURT in southern Brazil has forbidden ex-Barcelona striker Ronaldinho from selling 57 of his real estate properties due to an unpaid environmental fine and other debts, a Brazilian newspaper reported on Monday.

The Folha de S.Paulo paper said the former World Player of the Year owes 9.5 million reais (\$2.51 million) in unpaid environmental fines after illegally building a pier at his lake house in Porto Alegre

Creditors have also taken action to recover 7.8 million reais in other debts, Folha said.

Authorities have confiscated Ronaldinho's passport until the cases are resolved, the newspaper added.

Reuters the case fell under judicial secrecy rules and would not confirm or deny any details about the newspaper report. Ronaldinho's lawyer denied the

The judge in Porto Alegre told

player's assets were under restriction but told Folha de S.Paulo he could not comment on the details of the case because of the judicial secrecy ruling.

The 39-year-old striker retired from football in 2015 after spells with a host of clubs in Brazil and

He was twice voted FIFA player of the year while playing for Barcelona and he also won the World Cup with Brazil in 2002. (\$1 = 3.7813 reais)

(Agencies)

Brazil police end Neymar rape probe over lack of evidence

SAO PAULO

POLICE in Brazil probing rape allegations against football superstar Neymar have closed the case due to a lack of evidence, the Sao Paulo attorney general's office said

The police decision will be sent to prosecutors on Tuesday, who will have 15 days to evaluate the case, a spokeswoman for the attorney general's office told AFP.

A final ruling on the case will be made by a judge.

A spokesman for Neymar said he was not able to comment on the police decision. Sao Paulo police are due to hold a news conference on Tuesday.

Neymar has vehemently denied allegations he raped a Brazilian woman in a Paris hotel in May.

The ugly affair, which has dominated headlines and conversations in the soccer-mad country for weeks, overshadowed Brazil's preparations for the Copa America.

Hosts Brazil went on to win South America's showcase tournament earlier this month without their biggest player, who was iniured in a warm-up friendly before the opening match.

The scandal blew up on June 2 when Neymar published a sevenminute video on Instagram, where he had first been in contact with Najila Trindade, revealing that he had been accused of rape.

In an attempt to defend himself against the allegations, Neymar's video was accompanied by WhatsApp messages and images of his encounter with Trindade -- without her consent, possibly breaking Brazilian law.

- Police questioning -The drama quickly snowballed.

Extracts of a televised interview with Trindade, in which she accused Neymar of "aggression to-

between Brazil and Oatar. Neymar tore his right ankle ligament in the 20th minute, ruling

gether with rape," aired just one

hour before he was about to enter

the pitch for the pre-Copa game

him out of the tournament. In the following weeks, Neymar was questioned by police over the WhatsApp messages.

He also appeared before police in Sao Paulo, where Trindade had filed her complaint at the end of

As the case dragged on, police filed a defamation suit against Trindade -- who was dropped by multiple lawyers -- after she insinuated the force was corrupt.

"The police are bought, aren't they? Or am I crazy?" she told television channel SBT last month in response to questions over the police investigation of an alleged theft of a tablet device from her home that contained a short video she claims has conclusive evidence she was assaulted.

Despite the seriousness of the allegations, polls have shown that most Brazilians believe Neymar is

Controversy has followed the Paris Saint-Germain player, who flew back to France earlier this

Neymar, who joined PSG in 2017, has made clear he wants to return to Barcelona.

He has yet to feature during PSG's pre-season tour in Asia and French media reported he will miss Tuesday's game against Sydney in China.

AFP

Simeone excited for Atletico's 'new project'

ATLETICO Madrid manager Diego Simeone said the numerous offseason changes "hasn't been easy" for the La Liga side but looks forward to working with club's new additions.

The club saw prominent players such as Antoine Griezmann (Barcelona), Diego Godin (Inter), and Filipe Luis (Flamengo) exit but signed Mexico international Hector Herrera from Porto and Portuguese youngster Joao Felix from Benfica for a club record \$133 million.

"It hasn't been easy obviously with so many changes.... the club is working toward what we need to do, to get the type of players that were needed for this new project," Simeone said in an exclusive interview with ESPN. "These are new players coming in, they are integrating very well. Joao, like all the other young players, is working his way in the best way possible and can hopefully can improve and develop in the future."

The spotlight has specifically been bright on Felix, who has been dubbed by the Portuguese media as the "new Cristiano Ronaldo," but Simeone said he doesn't want to put that type of pressure on the 19-year-

"The reality is that he has a good game to observe, for me I've enjoyed watching him since he arrived, his vision, has good control going forward, which speaks well for his age and how he plays, and how he reads the game. We are going to add situa-

tions to help him grow and become a better and stronger player in the way everyone thinks he will."

Simeone added that Herrera's versatility can bolster the side's midfield this season.

"He can play well in in either a [4-4-2 or 4-3-3] formation. He played either formation at his former team. .. He seems to fit into our system, always with the possibility to break through going forward," Simeone said of Herrera. "His ability and experience to get into the area will serve him well.

"There is a good competition in the midfield. It will require a lot of attention and he'll need to understand what are the team's needs, and the faster he does that the better he will be." Atletico will play the MLS All-Stars in Orlando on Wednesday as their final match of their U.S. preseason tour. The Spanish side are coming off a shock 7-3 win over city rivals Real Madrid last week at MetLife Stadium in New Jersey.

Simeone said that, despite it being a friendly, his squad made plenty of mistakes in the first Madrid derby to played outside of Spain.

"We made lots of errors, to give up three goals, that's a lot in a game. But we did a lot of good things. In the [previous friendly match] against Chivas, we didn't do enough and we had difficulties. In the game against Real, we took responsibility and we executed better. That game was a reflection of how we prepared."

(Agencies)

JURGEN KLOPP INTERVIEW:

Liverpool's boss on taking the job, lack of big new signings and Reds' bright future

NEW YORK

JURGEN Klopp doesn't remember the name of the street, but he recalls the staggering traffic that delayed his arrival in Manhattan for the meeting that started it all. He can't distinguish exactly which highrise building where that meeting was held, given the scale of steel structures painting the New York skyline, but he reminisces about the exhilaration of walking into the interview that would shape his life and one of the world's biggest sporting institutions.

The street was Lexington Avenue. The skyscraper was the law offices of Shearman & Sterling. The date was Oct. 1, 2015, and Liverpool wanted to assess the long-term vision of the man they coveted to become manager of the club.

It took Klopp six hours after landing at Kennedy Airport to navigate through to New York's East Side due to the annual gathering of the United Nations General Assembly, which was coincidentally the same amount of time Klopp spent outlining his blue-

Liverpool principal owner John W. Henry, Fenway Sports Group president Mike Gordon, chairman Tom Werner and the club's former chief executive officer, Ian Ayre, were so impressed by the German's depth of detail that they began drafting an agreement with Klopp's agent, Marc Kosicke, just 60 minutes into the chat. Klopp did not care for playing small; he swung big in his meeting, insisting he would restore the Reds as a powerhouse. And the Champions Leaguewinning manager has delivered.

Create a certifiable on-pitch identity? Check. Reawaken the fan base? Check. Return Liverpool to being a force domestically and on the Continent? Check.

At the iconic Lotte New York Palace hotel, a 10-minute walk from where he first sketched his strategy for the club, Klopp reflects on the evolution of the team in the nearly four years since his appoint-

"To be honest, that day when we were here and spoke we were full of hope, full of dreams, full of optimism," he tells ESPN FC. "Why would I not be? I signed [on] to become manager because it's a wonderful club. I liked the squad, I loved the history, all

"So I was very, very optimistic that we'd be successful. In my dreams in that moment, we were probably more successful during these [past] four years than we have been actually," Klopp says with a laugh, but the reality is while Liverpool's progress under his watch was underlined by lifting the Champions League in June, the first trophy of his tenure, it is not solely defined by it.

Long-serving staff at Melwood, the club's football headquarters, share their perspectives on a "worldclass change in every respect" at Liverpool, from nutrition through to recruitment, from the quality of the backroom team through to the upgraded playing personnel. Securing a sixth European Cup by beating Tottenham 2-0 in Madrid and getting 97 points -- seven more than Arsenal's "Invincibles" and 21 better than Manchester United's treble-winning class of 1999 -- in the Premier League last season was no ac-

"We have made a lot of decisions and will make much more in future and not all of them may work out at the end," Klopp says. "You have to accept that you need luck in these situations as well, so it means you can fail. But you have to try and you don't have to change things just for changing sake; it is so you can improve, and improvement means if you have the same person doing the same job for another year, he becomes better at it with the time and experiences.

"At the moment, it's not about bringing in new people and stuff like that. It's really about all of us using the experience we've had for being better than before. That means all this experience, all these better people will throw their knowledge together and we will be stronger. It's as easy as that and that's the plan. It's how it is with footballers, but it is also how it is with the backroom staff: There is development.

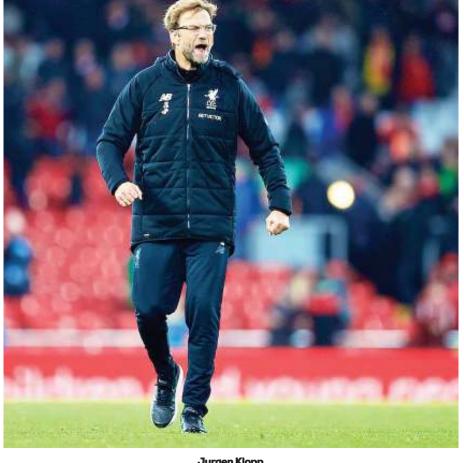
"I'm not afraid of not having a 100% hit rate with decisions or invent some new things for football or whatever. We don't have to; we just have to use our

Klopp watched his supremely talented Borussia Dortmund side get picked apart by the game's apex predators in the transfer market: Nuri Sahin departed for Real Madrid, Mario Gotze and Robert Lewandowski were successfully seduced by Bayern and Shinji Kagawa made the switch to Man United. He did not want a repeat at Liverpool, who have become more equipped to fend off interest in their superstars under his guidance.

With the exception of Philippe Coutinho's £142 million transfer to Barcelona in January 2018, the club have not ceded a key player since Klopp took charge, and even in that instance, the Brazil international was made to wait six months to complete his "dream move" for the third-highest fee ever.

At the same time, Liverpool have locked down the majority of their roster with minimum fuss. Mohamed Salah, Sadio Mane, Roberto Firmino, Jordan Henderson, Joe Gomez, Trent Alexander-Arnold, Andy Robertson and Divock Origi have signed extended contracts with Liverpool over the past year. Virgil van Dijk wants to agree a new deal, James Milner is waiting on one and Alex Oxlade-Chamberlain is expected to be given fresh terms soon.

"That's actually our transfers, but nobody's inter-



Jurgen Klopp

ested in hearing that really because that's how it is," Klopp says.

"You have a player, he's good, you want to keep him, if he signs a new contract then for a few people, it means only that he will be more expensive when we sell him or whatever, or that it doesn't mean anything nowadays.

"In our case, these are our transfers. The new contracts and keeping these boys here is a strong, strong signal for the outside world. It's wonderful sign, to be honest. I like the fact that these boys are really at a good football age. They won the European Cup, which is good and helps of course because it increases your base."

Klopp preaches that the Champions League triumph would not have been possible without learning from the defeat to Real Madrid in the final a year earlier. In fact, all of Liverpool's "nearly moments" -- losing the 2016 League Cup final on penalties to Man City, the Europa League to Sevilla in the same season, and the heartbreaking scenes in Kiev, Ukraine, in May 2018 -- contributed to their eventual suc-

Klopp explains how it played out.

"We are here, we are good. But are you a winner? People will question you and we are all influenced by the outside world, so if you don't win anything, you can't say, T'm actually a winner, but it just didn't work out yet.' So having the Cup helps each person, and on the other side, to go through the darker moments together is very, very

You have to lose big to realise you are not a loser. You accept it has happened, yes, but that you can still be a winner. These are the things that made us all stronger and I'm happy that I have these boys, that I keep these boys together because they went through all these things.

"This group apart, the players that we signed last year went through a very dark Champions League defeat to a very bright moment at Madrid. And we lost against Real Madrid, but we won it in Madrid: It was like it was meant to be."

Leading up to that final, the manner in which Liverpool reacted to a undeserved 3-0 defeat to Barca in the semifinals of the competition at Camp Nou was flagged by Klopp as his standout moment. In the reverse fixture at Anfield, with Firmino, Salah, Oxlade-Chamberlain and Naby Keita missing through injury before Robertson

also had to be replaced at half-time, they pulled off a historic 4-0 comeback against all logic.

"I knew before that we can do all these things, but we are human beings so sometimes it works out that we come out on top and you can also have an off day," Klopp says. "But this was a perfect performance against Barcelona. Ali [Alisson] had to make a few good saves, but it was just a show of what's possible.

"Whatever we do, if we don't do it in a brave, big-balls way, then it doesn't work at the highest level. The way we played that day, that was the proof that, 'Wow, anything is possible.

"Each team is beatable on a specific day" is a phrase I used when I joined. We only have to make sure that they face the best us on the day. Having that experience as a football manager, being involved in this game, I don't feel pride a lot of time, but I was really proud of that moment. I really thought, 'Wow, that's special.

The sequence from that scarcely believable night that Klopp thinks and talks about most often is Alexander-Arnold's quickthinking corner that caught everyone by surprise except Origi, who converted the set piece to send Liverpool to the final.

"When I tell people the story about Barcelona, vou cannot not mention the corner," he says. "It's the smartest thing I ever saw footballwise. Then I tell people that the best thing is Trent is only 20. And even better, he's grown up like 200 yards from Melwood and I know how desperate the people are waiting constantly for these specific local figures. It could be sometimes too much pressure, but it's not for Trent."

A mural of Alexander-Arnold, commissioned and paid for by fan media outlet The Anfield Wrap, is currently being completed close to the stadium where the defining moment of the right-back's career transpired. Meanwhile Klopp, who has a wall painting in the Baltic Triangle area of Liverpool, jokes that the defender's portrait "should be around a corner" before telling him to expect a flood of pictures with friends and family posing next to it.

"I hope it's big enough, that he likes it and he has enough friends and family in Liverpool, who will be so happy with it," Klopp says. "I hope they take their pictures in front of it, like what happens with my little drawing."

Klopp's genuine care for and close bond with his players goes a long way in explain-

ing how so many on the fringes managed to contribute during a phenomenal season for Liverpool despite being frustrated by a lack of game time. Origi scored five of the club's most important goals in 2018-19 despite being afforded only 583 combined minutes in the league and Europe. Joel Matip, who was injured and began the campaign as the fourth-choice centreback, ended it by being as influential as Van

"Daniel Sturridge, [Xherdan] Shaqiri ..." Klopp continues. "There was nobody who didn't do the job and that was brilliant.

"I heard now from Vicky [Jepson], the manager of our women's team, that she calls her players 'starters, finishers and supporters.' I like that idea. The best decision ever, and I'm very critical of UEFA, FIFA and whoever when we talk about the schedule, was to allow all the players to be on the bench in the Champions League final. Twenty-three were allowed and that

"To be honest, one of my personal highlights is the moment Alberto Moreno jumps on my back because I didn't know it was him. It's not important that he jumps on my back, it's important to see how much that meant to him. Alberto Moreno, I could not think higher about him. I wish him all the best, from the bottom of my heart. I sent him a long message after he left [at the end of his contract to join Villarreal].

"I would've loved to have helped him more, but I couldn't, that's how it is sometimes in football: a 50-50 thing. He would've loved to play more, but how he was around the team and in the celebrations was unbelievable. That shows everything about him. We decide for ourselves what it means to us and obviously it meant everything to him to be part of that team and to be a Liverpool legend that he is now forever. It was a sensational moment."

Klopp was delighted that Sturridge and Moreno could say their goodbyes to Liverpool on a high, as European champions during a trophy parade attended by over 700,000 people. On his third anniversary at Anfield, the 52-year-old predicted, "When we win something, the city will explode in the most positive way," but even he couldn't envisage the sea of red that greeted the team when they returned from Madrid.

"It was not like anything I could imagine. No one could imagine something like that. That's the only good thing with not winning anything for a long time: It's like, you collect all the desire and stuff and all the dreams all comes together and you wait until you can use it the day when you win something. And it will be difficult to surpass that in the future, it will be difficult because it was really intense and I would love if any scientists can explain to me how 700,000 people can keep a tone, constantly over four hours.

"I have no clue how that works. Unbelievable. The noise was unbelievable and how they kept that going was unbelievable. And the eye contact, the little moments with different people were just outstanding and we knew before what it means to people obviously, but it's really different to see it face to face. And that was a big day in

Liverpool are kings of Europe for a sixth time, but Klopp wants more. He has put a pin in revisiting the final following the club's preseason tour of the United States, with preparations for the new season to intensify during a weeklong training camp in Evian, France.

During the introductory meeting on Lexington Avenue, Klopp insisted Liverpool's greatest competitor will always be itself. An increase in greed and collective growth is therefore "not a demand, but the law."

(Agencies)





Guardian www.ippmedia.com

SPORT

Liverpool's boss on taking the job, lack of big new signings and Reds' bright future

COMPREHENSIVE REPORT, PAGE 19



Berita Kabwe of Zimbabwe (L) is challenged by Nombuso Mamba of Swaziland during the 2018 COSAFA Women's Championship game between Zimbabwe and Swaziland at Wolfson Stadium in Port Elizabeth on September 14. PHOTO: COURTESY OF RYAN WILKISKY

James Pattinson, Khawaja in line to play first Ashes Test

LONDON

AUSTRALIA's coach Justin Langer has declared James Pattinson and Usman Khawaja certain starters for the opening Ashes Test at Edgbaston, while also consigning Josh Hazlewood, Mitchell Starc and Peter Siddle to a three-way duel for the final pace bowling spot on a dry-looking pitch and with an unpromising weather forecast.

The tourists pushed their main training session forward to Monday with its sunny skies, ahead of an expected stream of showers over the rest of the week, including once the Test begins on Thursday. Khawaja proved his recovery from a hamstring strain through a series of running drills, and spent quality time in the nets against Pattinson, who Langer effectively cleared for a first Test match since 2016 and a first Ashes match since he suffered a side strain midway through the 2013 Lord's Test

"Usman Khawaja will definitely be in, he's fit, ready to go, he's playing well," Langer said. "He's a seasoned pro for us, he averages 40-odd in Test cricket, his hammy's good, he's running well, he's passed all the fitness tests so he's ready to go. He'll bat No. 3."

Numerous selection debates remain to be had, although Cameron Bancroft looks highly likely to return alongside David Warner at the top of the batting order, followed by Khawaja, Steven Smith, Travis Head and Matthew Wade.

Mitchell Marsh is a contender also, particularly if the pitch continues to get a chance to dry further - something of an open question given that it may well spend much of the next two days under the covers.

"Like in all these selections, there's literally a case for 17 blokes to play," Langer said. "The opening partnership's going to be really tough, between Cameron and Marcus Harris, really hard. They've both got a really strong case, and then the fast bowling spots. There's probably three to be fair, Starcy, Peter Siddle and Josh Hazlewood, for one spot.

"It was very similar to the World Cup semi-final as well, we got here, it was the same, the grass, but it wasn't green grass. But we still saw some life in it in that we came unstuck in the semi-final. The wicket doesn't surprise me, that's more what I was expecting here.

"Because the grass is so brown, there's no green grass on it, and it's rock hard and quite dry underneath, I don't think [wet weather] will make much difference. I'm not a horticulturalist, but I don't see how that's going to get green. It might just be a bit of sweating and stuff, but I don't think it'll make a difference because of the colour of the grass. Probably the grounds man would give you a better answer than me."

Pattinson's return not only to the squad but to a position where his selection was all but confirmed three days before the first ball is clearly a source of great enjoyment for the Australian team's planners, having guided him through numerous injuries and then radical back surgery in New Zealand in late 2017.



18:00 eNews

18:30 Music

19:00 EATV SAA I platform to discuss social

19:30 MJADALA and political issues that

20:00 EPL REVIEW affect our society from a

21:30 Mid Week Movie feminine perspective.

eastafrica RADIO

05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise



Chess players battle it out in a recent tournament in Dar es Salaam.

Tanzania's chess players miss out on FIDE World Cup

By Correspondent Joseph Mchekadona

TANZANIA will not send players to the coming Chess World Cup slated for September 9 to October 4 in Russia, officials from Tanzania Chess Association, TCA, confirmed.

Nurdin Hassuji, who is TCA secretary general, said the country will not send players to the event as no local player has qualified for the event which has attracted 128 players from across the globe.

He said qualifying events for the World Cup was held early this year, but no local player qualified.

"The Chess World Cup will be held in Russia in the city of Khanty-Mansiysk later this year, but there will be no Tanzanian at the event," he disclosed.

"All of our players did not qualify for the championship which is one of the top chess events in the world."

He said the tournament's finalists will qualify for the Candidates Tournament for

the World Chess Championship 2020.

According to information from International Chess Federation (FIDE) the tournament's finalists will qualify for the Candidates Tournament for the World Chess Championship 2020.

The report further said that the tournament is a seven-round knock-out event. The matches from round 1 to round 6 consists of two classical games with a time control of 90 minutes per 40 moves plus 30 minutes for the rest of the game, with an increment of 30 seconds per move.

"The finals and the match for the third place consist of four classical games. If the score is tied after the classical games, rapid and, if necessary, blitz tie breaks are played the next day," the report said.

Two games are played with a time control of 25 minutes per game plus 10 seconds increment.

Further the report said in the case of a tie, they are followed by two games with a time control of 10 minutes per game plus 10 sec-

onds increment.

If the score is still tied, two blitz games of 5 minutes plus 3 seconds increment follow with a sudden death game is played to decide the winner.

The player who wins the drawing of lots may choose the colour White has 5 minutes per game and Black has 4 minutes, with an increment of 2 seconds per move starting from move 61.

"White needs a win to advance to the next round. The two top finishers who have not secured qualification for the Candidates Tournament get a spot in that tournament," the report disclosed.

Each of the first six rounds takes three days: one day each for the two regular time limit games, then the third day for tie breaks if required.

"The final round has four days of regular time limit games, then the fifth day for tiebreaks if required. The total prize fund is 1,600,000 dollars with the first prize being 110,000 dollars" it said.

Stage set for COSAFA Women Championship

PORT ELIZABETH

THE 2019 COSAFA Women's Championship gets under way on Wednesday where hosts South Africa will seek a hat-trick of titles at the regional showpiece tournament in Nelson Mandela Bay.

Banyana Banyana have won the last two installments of the competition, and have claimed victory in five of the six previous finals played, their only blemish coming in 2011 when Zimbabwe pushed them into the silver position.

Like others in this year's competition, they will be without key players though as overseas-based clubs are in full swing with their league seasons, so it is a chance for fans to see the next generation of stars.

But there is also the important matter of Olympic Games qualifiers later this month, and the COSAFA Women's Championship provides vital preparations for those.

So there are many strings to the bow of the regional finals, which will be played mostly at the Wolfson Stadium up until the final on August 11.

Last year the crowds flocked to the event and with organisers having announced that tickets will be free once again, the expectation is that there will be a large turnout again.

South Africa open their Group A campaign against debutants Comoros Islands, a side they defeated 13-0 in 2014, but who will want to show their improvement since. The match kicksoff at 15h30.

There will be two games before that though as Zimbabwe and Angola open the tournament with what promises to be a feisty Group C tie at 10h00, before Malawi and Madagascar do battle in Group A at 12h45.

"We have had to make changes to the squad due to the unavailability of the overseas players," South Africa coach Des Ellis said.

"While we would have loved to have everyone available, this also gives a chance to other players to stake their claim in the squad, hence the three new caps in Priscilla [Pesa], Shange [Sthembile] and Noxolo [Cesane].

"Also bear in mind that we are in the new Olympics 2020 and 2023 World Cup cycle, and the COSAFA Cup serves as preparations for the 2020 Olympic qualifier against Botswana at the end of August - so this works in our favour to try out other players and see just how much talent we have going forward."

Zimbabwe coach Sithetheliwe Sibanda said her side is ready to go, even without seasoned striker Rutendo Makore, who was not available for family reasons.

"We want to do better than we did last year. A lot of development is going on in women's football and you can see that we are no longer experiencing high scores like before meaning there are no longer any small teams," Sibanda told reporters.

"So, we have to apply our tactics well, starting with the match against Angola on Wednesday."

"The training sessions that we had, the players showed great response. They looked sharp. I am sure we will compete well."

Flexibles by David Chikoko



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